

FREQUENTLY ASKED QUESTIONS

How do I activate my card?

Upon receipt, and before using the card for the first time, the cardholder will need to activate the card by visiting your account at www.myRSC.com or calling **1-888-523-4308**. All secondary cards must also be activated and are under the employees name not the card holder itself.

Is this just another MasterCard® debit card?

No, it is a debit card that utilizes funds from Health Card Spending Accounts. Although this is a debit card, because it is an off-line debit card, it is treated like a credit card at a merchant or provider terminal because it does not require a PIN number before approving a transaction. It is also tied to a Merchant Category Codes and can only be used at qualified merchants as set forth in the individual benefit plan.

Will the card know what expenses are eligible and what are not?

Each merchant or provider accepting a MasterCard® is assigned a Merchant Category Code. There are over 500 such codes and mySourceCard accepts only some of those codes, all related to eligible expenses under the benefit plans. The card will instantly deny merchant or provider codes that have not been programmed on the card.

Can the mySourceCard® identify how much of a product or service will be paid by the health plan?

No, the individual should check with their benefit plan to see what and how much is covered.

Will I need to submit a claim form?

No. When using the mySourceCard®, an individual will not be required to submit a claim form to obtain spending account reimbursement. However, they should save all applicable receipts, as they may be required to verify eligibility of certain expenses or individuals. Our system will automatically send the individual an e-mail if a receipt or other form of verification is required.

What will happen if I use my card for an ineligible expense?

If someone makes a mistake and purchases ineligible items with mySourceCard®, they are required to send a receipt and a reimbursement to the Plan Service Provider.

What will happen if I don't send a reimbursement check for the amount of the ineligible expense?

The individual will be held accountable should the IRS audit their taxes. Also, the card will be deactivated and the account will be frozen until that time when either reimbursement is received or the amount of eligible claims received is sufficient to cover the overpayment.

Will my transaction be denied if I don't have enough money in my account to cover the expense?

The entire transaction could be denied if the charge is for any amount that is greater than the balance in the account. To avoid a transaction being denied, individuals should visit www.myrsc.com for their account balance prior to using the card. If the card is used at a IIAS location, however, a split tender transaction will occur, the balance of the card will pay out and the remainder will need to be paid by another means.

What do I do if my card is lost or stolen?

You should immediately call Card Services at **(888)523-4308** to deactivate the card. You may also call Secure Benefits Systems directly **800-562-8454**. You may order a replacement card for a fee of \$5.00.

What if my card had a misspelling, is missing a middle initial, my name has changed, or my card was never received. May I order another card?

Yes, they may order another card by calling **800-562-8454**; however, there will be a \$5.00 replacement fee.

Can I get a card for my spouse?

Yes. Multiple cards can be issued for family members for only \$1.75 per card.

How does this card work?

An individual will simply present the card to a qualified merchant or provider. They will swipe the card to pay for the purchase. Funds for eligible expenses will be transferred directly to the provider or merchant from the Health Care Account through the MasterCard network.

NOTE: all cards have an expiration date and are good for 3 year increments. Should you use your funds up prior to year-end – DO NOT throw your card(s) away, they are good from plan year to plan year. Replacement cards are \$5.00