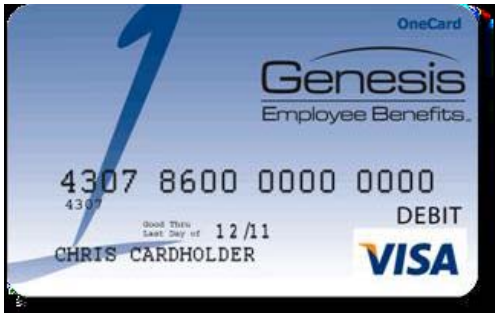


COMMONLY ASKED QUESTIONS ABOUT USING YOUR “GENESIS ONECARD” DEBIT CARD



Employers and employees with Flexible Spending Accounts (FSAs) often have questions surrounding debit card functionality and the requirements for submitting receipts when a health care debit card is used. This question and answer piece has been designed to help address many of these common questions.

What is a Genesis OneCard Debit Card?

It is an easy to use Visa® Debit Card that provides access to your Genesis Flex Health FSA dollars. In many ways your card works just like a bank debit card, but there are three key differences:

- Purchases are limited to merchants and out of pocket expenses deemed eligible by your plan (e.g., prescription drug copays, office visit copays, dental expenses, etc).
- You cannot use the card at an ATM, nor can you obtain cash back when making a purchase.
- You will not have a PIN with this card *and* when given the option between “debit” or “credit” at a merchant terminal always choose “credit”.

Will I automatically receive a Genesis OneCard?

If you enroll in the Health FSA plan offered through your employer, the debit card will automatically be mailed to you. You will receive your Genesis OneCard approximately 2 weeks after you receive your “Welcome Letter from Genesis Employee Benefits.” Your debit card will arrive via U.S. mail in a plain white envelope. The card will be activated when you receive it.

How do I order additional card(s) for my spouse and/or my dependent(s)?

You need to complete and submit the “Genesis OneCard Order Form”. The form is available under the “Forms” Section of the Genesis Online Claims Tool Kit when you login to your account. Please note that there is a \$5.00 fee when you order cards for your spouse or dependents. The \$5.00 fee will be deducted from your FSA balance when the card is ordered.

What should I do if I lose my card or if it is stolen?

Contact the Genesis Customer Care Center immediately to report the lost or stolen card. Your lost card will be inactivated to prevent fraudulent use. To obtain a new card you need to complete the “Genesis OneCard Order Form”. Please note that there is a \$10.00 replacement fee for lost/stolen or replacement debit cards. The fee will be deducted from your FSA balance when the new debit card is ordered.

I used my debit card to pay for an eligible expense do I need to do anything else?

It depends, if the claim is auto-substantiated (see next page for more information on auto-substantiation) then no, you will not need to submit anything to Genesis. If the claim is not auto-substantiated you will be required to submit documentation for the expense. When you use the debit card you may be required to submit documentation but it is important to note that you DO NOT need to file the claim online or via a paper claim form because the claim is automatically filed under your account when you use the card. If you file the claim online in addition to paying for the expense with the debit card, the filed claim will be considered a duplicate and will be denied.

How will I know if additional documentation is required?

Genesis will send a “Receipt Reminder” 2-3 business day following the debit card transaction. The Receipt Reminder will be emailed to the email address we have on file for you. The Receipt Reminder will include information on which transaction(s) require a receipt. You will then need to upload, fax, or email a copy of the Receipt Reminder with the requested receipt(s). Additional receipt reminders will be sent at 10 and 20 business day intervals following the date of purchase if we have not received your receipts.

If additional documentation is required what needs to be on the receipt?

All receipts or documentation must include the following information:

- Name of the person who incurred the service or expense
- Name and address of the provider or merchant
- Date of service or expense incurred
- Detailed description of service or expense
- Amount charged for the service or expense

An Explanation of Benefits (EOB) form from the health or dental insurance company contains all of the required information and is an excellent source of appropriate documentation. Please note - a credit card receipt and/or a cancelled check is not an acceptable receipt. Additionally, while you may purchase prescription drugs that must be filled by a pharmacist with your OneCard debit card, you may not purchase over-the-counter (OTC) items. Effective January 1, 2011, OTC items require a prescription from your doctor to be eligible for reimbursement. You must file a claim online with the prescription for all OTC items. The prescription must be a signed written order by a practitioner licensed to prescribe drugs and contain the following information: date of issue, name and address of patient, name and quantity of drug prescribed, directions for use, and name and address of prescriber. A "Letter of Medical Necessity" does not meet these requirements and will not be accepted for prescriptions.

If an expense goes through when I use my Genesis OneCare, do I still need to keep receipts?

Yes. As an FSA administrator one of the IRS requirements is that ALL FSA transactions - even those made using a debit card - be substantiated and there are instances in which a debit card transaction is processed but the level of detail needed to auto-substantiate the claim is not provided. In these situations, we are required by law to request additional documentation. Genesis is very diligent regarding the substantiation process to avoid any adverse tax consequences for both employers and employees.

What kinds of purchases are auto-substantiated (do not require a receipt)?

Technology called Inventory Information Approval System (IIAS) has been implemented by merchants nationwide in order to reduce the number of receipts required for debit card purchases. This technology enables real-time, automatic substantiation for eligible items purchased with the Genesis OneCard at participating retailers. Using retailers that are compliant with IIAS **may** reduce the likelihood of needing to provide additional documentation when using your Genesis OneCard but you should still retain your itemized receipts in the event you are asked to provide them. To view a list of approved merchants go to www.GenesisBenefits.net and choose Debit Card Merchant List under the Resources tab.

What if I don't provide a receipt?

If you do not submit a receipt for an expense that Genesis has requested, your claim will be denied 45 days from the date of purchase. You will be required to re-pay the claimed amount and your account balance will be credited with your re-payment accordingly. You will receive a formal Notice of Denial and Repayment Request from Genesis at that time. The notice will be sent to your email address on file.

What happens if part of my purchase is for eligible expenses and part of it is not?

Your Genesis OneCard should only be used to pay for eligible expenses. To avoid the misuse of funds you should always separate eligible and in-eligible expenses at the time of purchase. An eligible expense list for the FSA plan is available at www.GenesisBenefits.net under the Resources tab. Or, you may contact the Genesis Customer Care Center to inquire about the eligibility of specific expenses.

If I check my account balance online after using my OneCard will it be updated immediately?

Yes, your account balance will be updated in "real-time" when using the Genesis OneCard.

If I try to use my Genesis OneCard and it is declined, why and what should I do?

There could be several reasons why your card would be declined, but it doesn't necessarily mean that your card is not working. When a card is declined please try the following steps:

- Have the merchant/service provider try the card at a different register, if possible. It is possible that the register "timed-out" while your transaction was being processed through the Genesis OneCard system.
- Check your account balance at www.GenesisBenefits.net or contact the Genesis Customer Care Center. If you are trying to purchase items totaling an amount greater than your available balance the entire transaction will be declined. Ask the service provider to charge only the amount that is available in your account to the Genesis OneCard and pay the remaining balance with another form of payment.
- Contact the Genesis Customer Care Center to notify us where your card is declined. It is possible that we may need to add your service providers MTC code to the eligible merchant list for your plan. Once we add the code you will be able to use the card at that location.
- If your card is declined and your claim is still eligible for reimbursement you should file a claim for the expense online at www.GenesisBenefits.net. Once Genesis receives the claim and appropriate receipts, your claim will be processed and you will receive reimbursement via direct deposit.

Can I use the card to pay for expenses associated with the previous plan year during the run-out period?

No, the debit card cannot be used to pay for expenses that were incurred during the previous plan year. You may still submit claims during the run-out period by filing a claim online and providing supporting documentation. Reimbursement for the expense will be issued by direct deposit.

Other helpful hints before using your Genesis OneCard:

- Be aware of your account balance before using the card, if you try to purchase an expense that is of greater value than your available balance the entire transaction will be declined.
- You may also use your Genesis OneCard to pay for medical, dental and vision bills by writing the card number in the credit card section on the provider's invoice return slip, but please make sure the expense was incurred during the current plan year and during your period of coverage or your claim will be denied.
- If your insurance company was billed for the service, be sure that the amount showing on the provider bill matches the Explanation of Benefits form from your insurance carrier for that specific expense. Even if an insurance company does not cover the expense, they may have applied a discount for the expense with your provider.
- When using the Genesis OneCard make sure to run the charge through as a "credit".

Summary:

- IRS Rules require that all FSA claims be substantiated.
- If a claim cannot be auto-substantiated, you are required to submit documentation to support the claim.
- Save your itemized receipts and documentation for every healthcare payment transaction even if the Genesis OneCard is used.

Please Note: These questions and answers represent a brief summary of Flexible Spending Account programs and should not be construed as legal or tax advice. If any statement in this document conflicts with the provisions of your formal plan document, the formal plan document will be considered to be correct.

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