



TAKE CARE FLEX DEBIT CARD – FREQUENTLY ASKED QUESTIONS

How Does the Card Work?

- The first time your Take Care Visa debit card is used at a qualified location it will self-activate.
- When you use your Take Care flexible benefits card to pay for qualified purchases, the money is instantly deducted from your flexible spending account(s). You won't have to pay for qualified expenses out-of-pocket, then file a claim and then wait to get reimbursed.
- The Take Care Visa debit card is accepted at doctor's offices and qualified merchants (pharmacies, drug stores, daycare facilities, etc.) to pay for qualified flex plan expenses. Please note, effective 12/31/10 your Take Care card will not work for over-the-counter purchases. Qualified purchases must be sent in to EBS for reimbursement along with the proper document from your provider. Your spouse or dependents can also have a card with their name on it. You can order additional cards by logging into the Member Center at www.ebsbenefits.com (select Create / Access your Online Account under Flexible Spending Accounts) or by calling Customer Service.
- A personal identification number (PIN) is NOT required to use your take care card. If a merchant requires a PIN, ask them to run the card through as "credit" and not as a debit.
- Make sure to save all receipts for items purchased with your card. Occasionally you may be asked to provide documentation of charges made with your Take Care card. Please save itemized merchant receipts as well as the credit card receipts. This is an IRS requirement.

Common Card Rejections and Reasons

- If your card is "declined" it usually means there is an insufficient balance for that claim type (not enough funds on the card at the time of transaction).
- If you receive an error of "Com Err", it usually means there was a communication error. Try swiping the card again when communications are restored.
- If the errors states "invalid card number or type", it usually means the vendor may have hand-keyed the number incorrectly. Try swiping or have them key the numbers again. Make sure the vendor knows to enter the card as credit, not debit.
- If the error is an "invalid expiration date", make sure you are using the correct card for the current plan year. Also, if the vendor hand-keyed the expiration number, make sure they entered it as MMYYY.
- If you receive an "invalid merchant" error, it means that the merchant code within the vendor's location is set-up incorrectly (i.e. a doctor's office's code is coming across as a gas station). This is an internal change that they will have to make.
- If your card rejects, make sure the vendor is running it through the correct inventory control system required by the IRS (IIAS).

Cards not received or lost/stolen:

- If you never received a card and it was ordered more than 10 business days ago – assume the card is lost in mail. Please call 866.679.7649 to report your card lost and a replacement card will be ordered.
- If you have received the card and then it was lost / stolen, call 866.679.7649 to make a report. Your replacement card will have a different card number than your previous card. If your spouse / dependents had a card with the same number as your old card – you will need to order replacement cards after receipt of your new card.

If you'd like to dispute a transaction – please, call 866.297.3619.