

Benefits Card Overview

Your Benefits Card gives you easy access to the funds in your tax-advantaged benefit accounts by swiping the card at the point of sale. Funds are automatically transferred from the benefit account directly to your service provider with no out-of-pocket cost and no need to file a claim for reimbursement.

Your Benefits Card virtually eliminates:

- Out-of-pocket expenses
- Claim forms
- Waiting for reimbursement

Using Your Benefits Card is as easy as 1-2-3

1. Check your account balance

You can view your transaction history, current balance, claim status, and more by logging in online, calling the phone number on the back of your card or via Igoe Mobile.

2. Swipe your Benefits Card

Your first transactional swipe will activate your Benefits Card at the point-of-sale for eligible products and services. Most major retail chains utilize a system that will auto-substantiate the purchase, meaning it will approve eligible expenses without requiring submission of receipts. However, not all merchants can accommodate auto-substantiation, so keep your receipt! You may be asked to provide it later in order to fulfill the documentation requirements set forth by the IRS. The Benefits Card operates on a “good funds” model, meaning it cannot support transactions that exceed your available balance. Should your transaction exceed your available balance, your Card will decline. You may try to run the Card for a lesser amount or pay manually and submit for reimbursement from your account. No PIN is required and transactions should be run as “credit”.

3. Keep all your receipts

Though the need for documentation is greatly reduced, it is a good practice to save your receipts in the rare instance documentation is requested by Igoe Administrative Services to satisfy claim review requirements imposed by the IRS. It’s also a good idea to save your receipts in the event of an individual IRS audit.

What happens if I accidentally use my Benefit Card for an ineligible expense?

If your transaction is deemed ineligible, we’ll notify you. Once notified, you will need to make arrangement with your employer to add money to your account in the amount equal to the ineligible transaction amount.

What happens to my purchases if we have the Grace Period/Rollover?

Purchases made during this time are automatically applied to any remaining prior year’s balance (or from your Rollover Account) first, allowing you to use your funds without having to file claims.

How long is my Benefits Card valid?

Your Benefits Card will be valid through the expiration date printed on the Benefits Card and will automatically load with new plan year elections as applicable. If you are still enrolled in the plan and are approaching your Benefits Card expiration date, don’t worry! A new Benefits Card is automatically mailed to you 30 days prior to your Benefits Card expiration date.



Questions?

Please contact Participant Services:

(800) 633-8818 Opt #1

Email: flex@goigoe.com