

Q) What is the purpose of the debit card?

A) The Visa debit card is set up to allow you to pay for eligible out of pocket medical, dental, vision, pharmacy and over the counter expense directly out of your Island Flex account without submitting receipts and waiting for reimbursement.

Q) When will I get my debit cards?

A) Employees who sign up for island flex and elect the debit card should receive their debit cards before the plan year begins.

Q) When can I begin using my debit card?

A) You may begin using your debit card for eligible expense beginning on the first day of the plan year- July 1st.

Q) Do I need to submit my receipts?

A) You do not need to submit your receipts on every purchase. However you should keep all of your receipts for audit and personal tax purposes.

Q) How does my spouse use the card?

A) Two cards are issued to each participant. Both will be printed with the participant's name. The spouse or dependent using the second card should sign their name on the back of the card they will use.

Q) How are funds loaded to the debit card?

A) At the beginning of you plan the entire election will be loaded to your card. So if you elect \$2400 for medical expense, then the first day of the plan year \$2400 is available on the card.

Q) What if the purchase is greater than the balance on my card?

A) If you try to slide your debit card for an amount greater than the balance on the card, the transaction will be denied. You can only use your card up to the available balance.

Q) How do I find out my balance left on the card?

A) You can access you balance in two ways, first online by going to nbsbenefits.com and clicking on account access, second calling our 24 hour account balance system at (888) 353-9125.

Q) Will I get a new card every year?

A) No, NBS will only order a new card for you when your card is about to expire or if one is lost or stolen.

Q) What happens if the service provider does not except Visa cards?

A) You will still have the option to submit manual claims by web claim, Fax, email or mail.

Q) If I re-enroll with Island Flex next year can I use the card for both years?

A) No, the card should only be used for expenses in the current year. To submit claims for a prior year please fax, email, or mail the claim to NBS.

Q) If I don't enroll for a card now can I request a card in the middle of a plan year?

A) Yes, simply contact NBS and request a debit card. Cards are usually delivered in 10 to 14 days.

Q) Can I use the debit card for online purchases (i.e. informedRx)?

A) You can use the card at most online pharmacies, including informedRx.

Q) What happens to the balance on the card at the end of the year?

A) The debit cards will be deactivated on the last day of the plan year, should you have money still left in your account you may send the claim manually to NBS for reimbursement.