

Medical Mutual Health Reimbursement Arrangement (HRA)

Medical Mutual Debit Card FAQ

What is the Medical Mutual HRA debit card?

The Medical Mutual HRA debit card is a special-purpose Mastercard® that gives you an easy, automatic way to pay for your qualified HRA plan expenses. The Medical Mutual HRA debit card lets you electronically access the amount set aside in your HRA.

How does the Medical Mutual HRA debit card work?

It works like a pre-paid debit card, with the value of your HRA stored on it. The Medical Mutual HRA debit card has the Medical Mutual name and logo on the front of the card. Simply use your Medical Mutual HRA debit card for qualified plan expenses where Mastercard debit cards are accepted. The amount of the qualified purchase will be automatically deducted from your account and electronically transferred to the provider/merchant for immediate payment.

Please follow these steps to access your HRA funds:

- **For prescriptions (if applicable):** Please swipe your Medical Mutual HRA debit card at the time of purchase.
- **For other qualified expenses:** Please do not make payment at the time of visit. Please wait for your Medical Mutual Explanation of Benefits and the provider bill to view the adjusted amount. Then you can pay the adjusted amount directly to the provider using your HRA debit card.

Is this just like other Mastercard credit cards?

No. The Medical Mutual HRA debit card is a special-purpose Mastercard that can be used only for qualified expenses. It cannot be used, for instance, at gas stations or restaurants. You will not receive a monthly bill or be charged interest.

How many Medical Mutual HRA debit cards will I receive?

You will receive one Medical Mutual HRA debit card. If you would like additional cards for other family members, please contact Customer Care at the number on the back of your debit card.

Do I need a new Medical Mutual HRA debit card each year?

No. The Medical Mutual HRA debit card is good for three years. A new card will be issued upon expiration of your current card as long as you continue to remain eligible in a qualified Medical Mutual plan.

What if the Medical Mutual HRA debit card is lost or stolen?

Call Customer Care at (800) 384-0859 to report a lost or stolen debit card. Customer Care will deactivate the lost or stolen card(s) and issue replacement card(s).

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How do I activate the Medical Mutual HRA debit card?

Your Medical Mutual HRA debit card will be activated upon first use. You do not need to call to activate your card. Sign the back of your card before using it.

Where may I use the Medical Mutual HRA debit card?

The Medical Mutual HRA debit card can be used to pay for eligible HRA plan expenses at qualified providers or merchants that accept Mastercard debit cards. You may use your card for eligible purchases at freestanding retail and mail-order pharmacies if applicable, based on your plan.

Are there places the Medical Mutual HRA debit card won't be accepted?

Yes. The card will not be accepted at merchants/locations that do not offer or provide eligible goods or services, such as department stores hardware stores, restaurants, bookstores, gas stations and home improvement stores.

If asked, should I select "Debit" or "Credit"?

The Medical Mutual HRA debit card is considered a prepaid card. Because there is no prepaid selection available, please select Credit. You may need to provide the three digit security code on the back of the card to complete the transaction.

Please note: You will not receive your PIN number with your card. You can get your PIN number by signing into your account at MedMutual.com/member or by calling the phone number on the back of your debit card. A customer service rep will tell you how to locate your PIN number.

Your card cannot be used at an ATM to withdraw cash.

Do I need to save all of my receipts from purchases made with the Medical Mutual HRA debit card?

Yes. You should always save itemized receipts for purchases made with the Medical Mutual HRA debit card. We have implemented automated processes to help verify your debit card transactions, however, you may be asked to submit receipts to verify that your expenses comply with IRS guidelines. Each receipt must show the merchant/provider name, the service received or the item purchased and the date and the amount of the purchase.

What if I lose my receipts or I accidentally swipe the Medical Mutual HRA debit card for something that's not eligible?

Usually the service provider can recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, you can send a check or money order to Medical Mutual for the amount so it can be credited back into your HRA.

May I use the Medical Mutual HRA debit card if I receive a statement with a balance due?

Yes. However, a balance-due invoice is not enough documentation to satisfy the IRS substantiation requirements for an eligible claim. Therefore, you will be asked to submit fully itemized receipts or EOBs and any other required documentation to substantiate the charge.

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How do I know how much is in my account?

Visit My Health Plan, Medical Mutual's secure member website, at MedMutual.com/member or call the phone number on the back of your card to obtain your current balance.

To access your HRA account information online:

1. Go to MedMutual.com/member.
2. Log in or register for a My Health Plan account.
3. Click My Spending Accounts under the Claims & Balances tab.
4. Accept the Terms and click Submit.

To check your account balance, log into your account by following Steps 1-4 as noted above, and view the Your Accounts section on the Personal Dashboard page.

What if I have an expense that is more than the amount in my account?

When incurring an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register. Check with the merchant. For example, you may tell the clerk to use the Medical Mutual HRA debit card for the exact amount left in the account, and then pay the remaining balance separately.

Why is my card being declined at the point of sale?

The most common reasons why a card may be declined at the point of sale are:

- There are insufficient funds left in your HRA to cover the expense.
- Non-qualified expenses have been included at the point-of-sale. Retry the transaction with the qualified expense only.
- The merchant is encountering problems with their credit/debit card system.

Am I responsible for charges on lost or stolen cards?

If Customer Care is notified within two business days, you will not be responsible for any charges. If the notification is after two business days, you may be responsible for the first \$50, or up to the full amount that was lost, stolen or transferred.

What if I have questions about the Medical Mutual HRA debit card?

Call Medical Mutual Customer Care at the phone number on the back of your card.

How will I know to submit receipts to verify a charge?

You will receive a letter or notification from Medical Mutual if there is a need to submit a receipt. All receipts should be saved per IRS regulations.

What if I fail to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with the Medical Mutual HRA debit card, then your card may be suspended until receipts are received. You may be required to repay the amount charged if you cannot substantiate the charge. You will be advised that your card has been suspended, if a receipt is not received and approved. Submitting a receipt or repaying the amount in question reactivates the card.