Give yourself a raise with the UMR debit card

Our debit card is a MasterCard that allows you to pay for flexible spending account (FSA) expenses at the point of service where the funds are automatically deducted out of your FSA.

At the beginning of your benefits plan year you will decide how much money to contribute to your FSA. Your contribution amount is assigned to your debit card for you to purchase qualified health care expenses not covered by your insurance/benefit plan.

How do I use the debit card?

The card can be used for most qualified medical, dental and vision out-of-pocket expenses. Over-the-counter supplies that are eligible under the FSA may also be reimbursed with the card, including Band-Aids, contact lens solution and insulin.

Over-the-counter medicines require a doctor's prescription to be eligible for reimbursement. To use the card, you must present your prescription to your pharmacy, which must dispense the medication and classify the item as a prescription in their IIAS system when ringing up the item. You can also pay for the expense out-of-pocket and submit a claim manually to UMR for reimbursement. Please be sure to include a copy of the itemized receipt with your claim submission.

What happens if I use my debit card incorrectly?

Because you are required to save your receipts, we may request documentation to substantiate a questionable purchase. Failure to respond to these requests may result in temporary loss of card access to the account. Misuse of the card may require reimbursement to your plan/ employer for ineligible expenses.

Advantages of the UMR debit card

- Eliminates paying out-of-pocket expenses as the funds are deducted directly from your FSA account

- Significantly reduces manual paper claim submission

- Eliminates waiting for reimbursement checks

- Allows online access to account information at **umr.com**

- Offsets rising health care costs by increasing your take-home pay

What is a flexible spending account?

A flexible spending account is an employer-sponsored benefit that allows employees to pay for certain qualified health care expenses with pretax income. Through pretax salary reductions, FSAs reduce taxable income and increase take-home pay. Examples of reimbursable expenses include, copays, deductibles and prescription medications. Similarly, a dependent care assistance program (DCAP) allows employees to pay for dependent day care expenses through pretax salary reductions. Employees should determine whether participating in a DCAP or claiming the dependent care tax credit will be more advantageous.

LEARN MORE ABOUT FSA BASICS

Use the QR code reader on your smart phone to access a video about FSA basics.

Frequently asked questions

Q. How do I know how much money I have available on my card?

A. You can check the balance on your card as well as view transaction history and claim status at **umr.com**. Customer service representatives are also available by calling toll-free **1-800-826-9781.**

Q. Why do I need to save my receipts?

A. Because you are participating in an IRS-regulated program, you are required to validate that the expenses you are reimbursed for are FSA-eligible. For questions concerning FSA-eligible items, call our customer service department toll-free at **1-800-826-9781.**

Q. Can I use the card to pay for dental expenses?

A. Yes, however, it is best to wait to pay your dental provider until your dental benefits administrator has processed the claim.

Q. Can I use the debit card to pay my parking and transportation expenses?

A. Yes you can. However, this benefit only applies to transportation and parking expenses that are incurred due to your employment. The transit and parking expenses of your spouse or dependents are not covered.

How pretax dollars equal savings for employees

	Without Flex Plan	With Flex Plan
Your Annual Income	$40,000	$40,000
Contribution to Flex Account (before taxes)	$0	$2,000
Tax Deduction (estimated at 30%)	$12,000	$11,400
After Tax Income	$28,000	$28,600
Increase in take-home pay with flex	$0	$600

UMR℠

A UnitedHealthcare Company