

Flexible Spending Arrangements



Q. When will I receive my new MasterCard debit card?

A. Once your enrollment information has been submitted to Medcom, it takes 10-14 days for you to receive your new debit card in the mail. The Medcom MasterCard debit card will be good for three (3) years.

Q. Will I receive additional cards for my spouse or dependent children?

A. Not automatically. If you would like additional cards, please visit our website at www.medcom.net to obtain a Dependent Card Request Form. Complete the form and submit to Medcom as indicated on the form. There may be a charge for additional or replacement cards. This charge will be deducted from your account and is an eligible expense.

Q. What happens if my card is lost, stolen or destroyed?

A. You may update your card to a lost/stolen status on the web portal at www.mywealthcareonline.com/medcom. However, you must call (800) 523-7542, option 1 to get a replacement. A replacement card fee may apply.

Q. Will I receive separate cards if I enrolled in both the Medical and Dependent Child Care accounts?

A. No, your one card can be used for both if you enrolled in both plans.

Q. Where can I use my card?

A. The debit card can be used anywhere a MasterCard is accepted, as long as the vendor is coded as one of the established vendor codes that provide products or services that are medically related. For example: pharmacies, doctor offices, dentists, hospitals, vision retailers, hearing aid dispensers, etc. It may also be used at established vendors that provide services related to Dependent Day Care services.

Q. Can I use my card for “over-the-counter” (OTC) drugs and medicines?

A. No. Over-the-counter drugs and medicines, except insulin, are not eligible under an FSA unless prescribed by a medical practitioner. If you have a prescription for an OTC item, have the pharmacist fill the item as a prescription and your card will work. Other OTC items that are not considered a “drug” or “medicine” are covered (if allowed under your Employer’s Plan; please consult your Summary Plan Description). These items include, but are not limited to, bandages, contact lens supplies and solutions, denture adhesives, reading glasses, wheelchairs, walkers, canes, etc.

Q. Where can I purchase eligible “over-the-counter” items?

A. Our partner, FSA Store, is a convenient source for Flexible Spending Account participants, as it is the only e-commerce site exclusively stocked with FSA eligible products. There is no guesswork about FSA reimbursement on the site, because products are clearly marked showing which ones require a prescription, and which ones do not. In addition to thousands of products, the site has various resources (including an FSA Learning Center and FSA Calculator) to help participants better understand and use their FSA. FSA Store features 24/7 customer service via live chat, phone, and email. To visit FSA Store, please go to www.medcom.net or www.mywealthcareonline.com/medcom and click on the banner.

Q. Where can I get my balance?

A. You may obtain your account balance by calling the automated voice response system at (800) 523-7542, option 1. Or, you may log onto the web portal at www.mywealthcareonline.com/medcom. Or, you may review this information on the mobile app; just search “Medcom” your app store!

Q. If I do not re-enroll during Open Enrollment, will my elections and deductions roll over to the new year?

A. *No. You are required to make a new election each Plan Year.*

Q. I locked myself out. How do I reset my password?

A. *If you lock yourself out of the web portal by failing to enter the correct password three (3) times, you must contact Medcom Customer Service at (800) 523-7542, option 1, to unlock your account. You can prevent your account from being locked by clicking the "Forgot your password?" link before the third failed attempt.*

Q. How do I know you've received my email or fax?

A. *Upon receipt of your email, you will get an auto-response from Medcom. If you receive this auto-response, we've received your correspondence. If you send a fax with documentation, you may check your account online at www.mywealthcareonline.com/medcom to monitor the transaction for which you sent correspondence. Claims and receipts are processed within 3 business days of receipt.*

Q. How can I submit receipts that are requested?

A. *You can load them through the Mobile App (just search "Medcom" in your app store!), the online portal at www.mywealthcareonline.com/medcom, or fax to (877) 723-0149.*

Q. For what amounts can I use my card?

A. *On the effective date your card is valid for the full annual election you have made for Medical Expenses. As long as there is a balance and you are not charging more than the balance your card will be accepted. For Dependent Care your card is only valid for the amounts that have been deposited from payroll deductions, less any previous reimbursements.*

Q. Do I still have to provide receipts if I use my MasterCard debit card?

A. *Yes, except in some cases when the charge is made for the exact amount of your medical plan copays at drug stores or doctor offices. You will receive a notification from Medcom referring to an amount, date and location of your purchase requesting that you submit the receipts. Your card may be deactivated if you do not respond to requests for receipts. These are time sensitive, so please send receipts when required. You should save ALL of your receipts in the event Medcom requests a copy.*

Q. What happens if I accidentally use my MasterCard debit card to pay for an ineligible expense?

A. *You must repay the expense. The funds will be applied back to your account for future eligible expenses. You will be notified by email or letter.*

Q. Can I change my elections during the year?

A. *Elections can only be changed during the year if there is a qualifying life event, such as a birth, death, marriage, divorce, loss of a dependent, spouse job change or the change in the amount of day care expenses. Your plan must allow these changes, please refer to your Summary Plan Description (SPD).*

Q. Can I use the Dependent Care Flexible Spending Arrangement and still deduct child care expenses when I file my income tax return with the IRS?

A. *Child care expenses paid under the flexible spending arrangement cannot be deducted on your tax return. In most cases it is much more advantageous to use the flexible spending arrangement than to deduct these expenses on your tax return. You should consult your tax adviser for details.*