



1. What is the LD&B Benefits Card?

The card is a MasterCard® that gives you an easy, automatic way to pay for qualified health care expenses. The card lets you electronically access the pre-tax contributions you set aside in your Flexible Spending Accounts.

2. What should I do when I get my LD&B Benefits Card?

Before using it for the first time, you should sign your card and activate it by calling the toll-free activation number provided on the front of the card. Once you activate your card, you will be given the option to set up a PIN number for your card. If you do this, you will need to select "Debit" when swiping the card and enter your PIN for authorization. If you do not setup a PIN, you will swipe the card as "Credit" and sign to authorize the charge. *By signing and activating your card, you are certifying that you'll use it only for eligible Health Care and Dependent Care Flexible Spending Account expenses.*

3. How does the LD&B Benefits Card work?

It works like a MasterCard®, with the value of your account(s) contributions stored on it. When you have qualified eligible expenses at a business that accepts MasterCard®, simply use your card. The amount of your qualified purchases will be deducted from your account, and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

4. Where can I use my LD&B Benefits Card?

You can use your card at any health-related location (e.g., pharmacy, dentist, doctor, chiropractor) that accepts MasterCard®. The card will NOT be accepted at non-healthcare facilities (e.g., department stores, hardware stores, restaurants, bookstores, gas stations, convenience stores).

If enrolled in the Dependent Care spending account, you may use your card at your daycare provider if they accept MasterCard®. Eligible dependent care expenses are custodial in nature, NOT educational.

5. How will my LD&B Benefits Card work at a daycare provider?

Your card is loaded each pay period with the amount of your payroll deduction. When you swipe your card, you will need to know your available balance. (You can check your account at www.LDBbenefitsadmin.com.) If you swipe your card for more than the available balance, it will decline.

6. Can I use my LD&B Benefits Card to make online purchases?

Yes, you can use your card to make an online or mail-order purchase, as long as it is for an eligible expense and is obtained through an eligible health care provider.

7. Is this just like other MasterCard® cards?

The LD&B Benefits Card is a special MasterCard® preloaded with your election. It is only for qualified expenses. There are no monthly bills and no finance charges.

8. How many LD&B Benefits Card will I receive?

You'll receive two cards.

9. Do I need a new LD&B Benefits Card each year?

Your card is good for 5 consecutive years. As long as the same employee benefit account(s) remain(s) part of your benefit plan and you elect to participate each year, your card will be loaded with your new annual election amount at the start of each plan year.

10. What if I lose my LD&B Benefits Card or need another one?

If you lose your card or need additional cards, you can order them through your LD&B Flexible Benefits Administrator at a fee of \$10 per two cards.

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

The card is automatically set up as a "Credit" card. With this option you simply swipe the card as "Credit" and sign. If you would like to use the card as a "Debit" card and enter a PIN, you will need to call (866) 898-9795 to set up your personalized PIN.

12. What are my responsibilities and obligations when using my LD&B Benefits Card?

It's your responsibility to use your card properly. Each time your card is swiped, you are certifying that the transaction is for an eligible Health Care or Dependent Care expense (see question #13).

13. What are eligible LD&B Benefits Card expenses?

You can use your card to pay for eligible Health Care or Dependent Care expenses only. An expense must meet the following conditions before it can be considered eligible:

- The expense must be eligible for reimbursement under your Health and Dependent Care FSA; and
- The expense has not been reimbursed (and you will not seek reimbursement for it) under any other health care benefit plan or insurance.

Each time you use your card, you are certifying that the transaction meets the above conditions.

14. Should I save my receipts and other documentation for LD&B Benefits Card transactions?

Yes. Under IRS rules, you must save documentation for each card transaction. Cards can be used in all major discount stores, supermarkets, and pharmacies only if the merchant utilizes an inventory information approval system or meets the 90% rule. A listing of both categories of merchants is available at www.LDBbenefitsadmin.com under Flexible Benefits Administration.

15. What happens if I use my LD&B Benefits Card for an expense that is determined to be ineligible?

If you use your card to pay for an expense that is determined to be ineligible, you must reimburse the plan. This also applies if you don't return the required documentation for a card transaction. If you don't reimburse the plan, the plan will take action to recover the ineligible expense. This may include cancellation of your card, reduction of a subsequent eligible claim, or deduction from your pay.

16. What happens if my LD&B Benefits Card balance won't cover a transaction?

If your card balance is less than the transaction amount, the transaction will be denied when the card is swiped. In this case, you can ask the clerk to charge the amount of your card balance, and pay the remainder in cash.

17. How do I know how much is in my account?

You can view your account balance and activity on the online Consumer Portal. Instructions and login information for the site are provided upon enrollment in the plan. We also have a Mobile App available for download; see pages 14 & 15 of the FSA Enrollment Kit or our website for information on the app. Balances may also be obtained by calling our toll-free number at (877) 532-5478.

18. Can my LD&B Benefits Card balance carry over from year to year?

If your plan design allows for a rollover, up to \$500 of health care funds will be rolled into the new plan on the first day of the plan year. If your plan does not allow for a rollover, any monies remaining in the account at the end of the plan year (including any grace or run-out periods) will be forfeited.

Most Health Care and Dependent Care FSA plans allow some time after the end of the plan year to submit claims for eligible expenses incurred during that year. (Remember that an expense is "incurred" on the date the service is provided, not when you are billed or pay for it.) See your benefit plan materials or contact your Flexible Benefits Administrator at LD&B for more information on your plan design.

19. Whom do I call if I have questions about my LD&B Benefits Card?

Call your Flexible Benefits Administrator at LD&B at the toll-free number shown on the back of the card.

20. How can I report a lost or stolen LD&B Benefits Card?

You can report a lost or stolen card and request a replacement via the online Consumer Portal or by contacting your Flexible Benefits Administrator at LD&B.

21. Can a LD&B Benefits Card transaction be declined when the provider swipes the card?

Yes. There are some situations in which a card transaction can be denied by a pharmacy or other location. This can happen if:

- You use your card before it is activated
- Your card account balance is less than the transaction amount
- The merchant is not a health-related facility (e.g., a gas station)
- AVS Decline: some online merchants use Address Verification Services and will enter all or part of a participant's address when processing the transaction. If the address does not match the information stored for your card, the transaction may be declined.
- The expiration date entered by the merchant does not match the expiration date stored for your card
- The merchant machine is encoded improperly