

Debit Card Frequently Asked Questions:

How Does My Debit Card Work?

When you purchase products or services from any medical provider that accepts debit cards: Simply use the card to purchase the FSA eligible items.

What if my Medical Provider does not accept Debit Cards?

If your medical provider does not accept debit cards, you will pay the provider for the services and then submit a claim to Horizon Agency for reimbursement. Claims can be faxed, mailed or e-mailed to Horizon Agency. You can be reimbursed with a hard copy check or a direct deposit to your bank account. Horizon Agency processes claims every Friday afternoon and the deadline to get the claim to us is 12PM WEDNESDAY (CST).

Do I Need to Save Receipts?

Yes, you may be required to submit receipts after you make a purchase, so save your receipts and keep an eye out for receipt requests via e-mail.

How Soon Will I Receive my Debit Card?

You should receive your debit card 2-3 weeks after the start of your new plan year. If you have not received your card by then please call Horizon Agency.

Where is the Debit Card Sent?

The debit card will be mailed to your home address.

What if I Accidentally Charge a Non-Eligible FSA Item?

Horizon Agency will review all debit card transactions and in the event that a non-FSA item is charged, you will receive a notice from Horizon Agency requesting repayment of those items. Once the repayment is received it will be credited back toward your card.

Can the Debit Card be used for Dependent Care Expense?

Yes. If your dependent care provider accepts debit cards, it can be used. Only the dollars that have currently been withheld from your paycheck will be available for reimbursement.

Is My Entire Medical Annual Election Available at any time?

Yes, your full annual medical election can be reimbursed to you at any time.

If I don't use my entire election by year-end – What Happens?

Any funds not used by year end are forfeited. Be sure to estimate your expenses accurately in order to avoid losing any money.