

➤ **Why do participants appreciate the card?**

Participants who use the take care® Visa® flex benefits card won't have to pay qualified expenses out of their personal funds and then wait for a reimbursement. And, with the card, there's less paperwork. For example, when the card is swiped for a co-pay at the doctor, pharmacy, or at [take care® PARTNERS](#), no additional paperwork is required.

➤ **Is the card IRS compliant?**

Yes. The take care card meets IRS requirements. The card can only be used by the participant (or their dependent(s) or spouse) at certain locations to pay qualified expenses from their flex account.

➤ **Where is the card accepted?**

The take care card can be used only at qualified locations. This card may not be used at all merchants that accept Visa debit cards or at any ATM. For example, it works at providers like pharmacies, doctor's offices, vision care centers, hospitals, [take care® PARTNERS](#), etc.

These IRS-imposed limitations help to insure that the card is used only when paying qualified expenses. When the card is swiped at a qualified location and there is a sufficient balance available in the participant's take care account, the card swipe is approved.



➤ **How do we verify that the card is used ONLY for qualified expenses?**

The IRS requires that we, as your plan service provider, verify all card swipes. Most swipes are automatically verified:

Card swipes for co-pays or multiple co-pays at qualified locations such as the doctor's office.

Card swipes at [No Receipt Retailers](#). This is because the systems at no-receipt retailers allow only qualified plan expenses to be paid with the take care card. Therefore, when the card holder's shopping basket contains both qualified health care items and other merchandise, the transactions will be automatically split and the card holder will be asked for another form of payment to complete the purchase.

When a card swipe is automatically verified, we will not request a receipt be provided to us. (The IRS requires the participant to retain all itemized merchant receipts as well as the take care card receipts.)

➤ **Can participants file claims when the card is not used?**

Yes. Participants may also pay expenses from their personal funds and then file a claim for reimbursement. This will be necessary if a merchant does not accept Visa cards, or the participant did not elect the option to use the take care card.

Please visit www.125Company.com for further information or check with your HR for your benefit specifics