

Fast and easy to use

Eligible and ineligible expenses

Here's a quick summary:

Rules regarding eligible expenses differ for the various spending account types (flexible spending account (FSA), health reimbursement arrangement (HRA), health savings account (HSA), voluntary employees beneficiary association (VEBA)). See your Summary Plan Description (SPD) for details.

Debit cards can be used for:

- Medical and dental deductibles and copayments
- Prescription drugs
- Vision and dental expenses (typically not with HRAs)

What's not eligible:

- Athletic club membership
- Cosmetic surgery and procedures
- Diaper service
- Health programs offered by resort hotels, health clubs and gyms
- Supplements
- Travel for general health improvement
- Tuition and travel expenses for a child with special needs at a particular school
- Vitamins
- Weight loss programs

A more detailed list is available at **selectaccount.com**. Ineligibility for reimbursement for any particular expense is determined in accordance with IRS guidelines.

With a personal spending account debit card, you can access your account funds immediately, without waiting to be reimbursed.

If you have questions about your personal spending account or your debit card, call SelectAccount at **(651) 662-5065** in the Twin Cities metro area or toll free at **1-800-859-2144**.

The card is licensed with Visa. You can use your SelectAccount debit card at any pharmacy, medical, dental or vision provider that accepts Visa. Your debit card is issued by M&I Bank FSB, pursuant to a license from Visa U.S.A. Inc. M&I Bank FSB is an independent company providing account transaction services.



How to Use Your Personal Spending Account Debit Card

SelectAccount®

MII Life Inc., d.b.a. SelectAccount

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SelectAccount®

A card that makes your account easier to use

Your debit card works with your personal spending account to give you greater convenience and control when accessing funds in your account.

No claim filing. No waiting for reimbursement.

Simply use the debit card when you want to pay for eligible unreimbursed medical, dental and vision services. The card transfers funds directly from your account to your provider or merchant. You won't have to pay cash up front, submit a claim reimbursement form or wait to be reimbursed.

Account balances are easy to track.

You can view account balances online at **selectaccount.com**. You also have access to online planning tools, your account balance and transaction history.

To activate your card, use these steps:

1. Read the enclosed Cardholder Terms and Conditions Agreement and call **1-866-772-8479** to activate your debit card.
2. Sign the back of the card to show that you understand and accept the terms of the Agreement.
3. Use the card to pay only for eligible products and services.
4. Always save your receipts along with other documents used for tax-filing purposes.

Common questions about the card

Can the debit card be used as a credit card?

No. It is a debit card, not a credit card. It can only pay for items up to your account balance.

Can I use the card for a partial payment?

This will vary among merchants. Most but not all merchants have modified their systems to accept payment as requested OR to accept payment up to the available balance, whichever is less.

Can I have crossover?

No. Crossover is a feature that enables eligible health care claims to be sent directly from your health plan to your spending account administrator, so you can be reimbursed. Crossover does not work with a debit card.

What if I lose my debit card?

Call us right away at **1-888-226-5417** if you believe your card has been lost or stolen.

If I have two personal spending accounts, will my debit card access funds from both accounts?

Check with your employer or call our customer service line to learn how your spending accounts are tied to your debit card.

Can I use my debit card to get cash?

No. Your debit card will not work for cash withdrawals from ATM machines.

Can family members use my debit card?

A second card can be issued to your spouse or dependent. You are allowed two cards per account. An additional fee may apply.

Do I need to keep my receipts?

Yes. Personal spending accounts are subject to IRS guidelines. You should save all your receipts with other documents used for tax-filing purposes. These records should be maintained for up to seven years in case you are audited. SelectAccount® may also request a copy of your receipts after the fact, to validate medical services received.

Why didn't my debit card work?

- **Check your account balance** to make sure you have funds available in your account. You can check your balance 24/7 at SelectAccount by calling **1-800-859-2144** or online at **selectaccount.com**.
- **Invalid merchant** – The card is accepted only at VISA merchants who are either qualified medical merchants or merchants with an inventory information approval system (IIAS), including drug stores and pharmacies. Qualified medical merchants include physician and dental offices and vision providers. Your card can also be used for the purchase of eligible medical goods at IIAS merchants.
- **Invalid purchase** – The card cannot be used for all items. It can be used to purchase only medically eligible items and services. Items that have a medical **and** non-medical use cannot be purchased with a debit card.