



***It's Your Choice!***

## **Introduction to the GDI Debit Card**

The GDI Debit Card is an alternative to submitting “paper claims” for reimbursement of eligible Medical Flexible Spending Account (FSA) expenses. The card is simple to use when paying for office visit co-pays, prescription drug co-pays, balances remaining after your insurance has paid and certain “over the counter” health care products.

Here are the steps for obtaining and using the GDI Debit Card:

- If you elect to participate in the Medical FSA plan during open enrollment, select the GDI Debit Card option. (Please note that you may only choose the debit card when you first enroll in the Medical FSA or during open enrollment.)
- If you are responsible for paying the yearly card fee, this cost will be deducted from your annual Medical FSA election.
- You will receive one card in your name. You may order an additional card in your spouse’s name or another dependent’s name within 30 days of your plan year start date at no additional cost.
- Use the card as you would use a regular credit card to pay for eligible expenses. The expense is automatically deducted from your Medical FSA balance.
- **SAVE RECEIPTS!!** You must always save your receipts when you use your card as the IRS requires substantiation of certain types of transactions. If a transaction needs to be substantiated, you’ll receive a letter from Group Dynamic, Inc. requesting the itemized receipt for the transaction(s) in question. If you do not respond within the time period indicated in the letter, your debit card will be temporarily suspended until we receive the requested documentation or the funds to reimburse the plan for the transaction(s).

### **Some Special Notes about using the GDI Debit Card:**

- You should not use the debit card for services that may be fully or partially reimbursed by your (or your spouse’s) medical insurance.
- Your GDI Debit Card can be used **ONLY** for dates of service within the current plan year.
- Do not use the GDI Debit Card to pre-pay for services. Pay for the service via another means and submit a paper claim once service has been received.
- **DO NOT** discard the GDI Debit Card once you have been reimbursed your annual Medical FSA election. The same card will be used each plan year.

If you have questions about the GDI Debit Card, please call us at 1-800-626-3539.