



FSA Debit Card Changes for 2008 Splitting Purchases on Your Receipt

NEW DEBIT CARD TECHNOLOGY MAKES USING YOUR FLEXIBLE SPENDING ACCOUNT (FSA) EVEN EASIER

Now participating stores/merchants can instantly process FSA eligible items purchased with your benefits debit card, including prescriptions and over-the-counter items such as aspirin and band-aids.

This new technology also “splits” items at the point-of-sale, to pinpoint FSA-eligible expenses and disallow non-eligible items. Retailers can verify and split the individual items as well as the sales tax, and the purchases will be broken out accordingly on your receipt.

Below is an example of a pharmacy transaction, separating FSA eligible items on the receipt.

CVS/pharmacy
Expect something *extra*

253 FIRST AVE., NEW YORK, NY. 10003
(555) 555-1213

REG#01 TRAN#3333 CSHR#000001 STR#37

ExtraCare Card #: *****5788

FSA ELIGIBLE ITEMS

1 RX ITEM 0068659801	33.00N		
1 DEPEND ABS PN 16CT	10.00N	SAVED	2.49
1 CVS CDRP MENT 30CT	1.29T		
1 CVS CDRP MENT 30CT	FREE	SAVED	1.29
BUY 1, GET 1 FREE			
1 CVS IBUPRFN T 24CT	2.99N		
1 CVS IBUPRFN T 24CT	2.99N		

NON FSA ELIGIBLE ITEMS

1 NESTLE CRUNCH 3.6Z	.49F	SAVED 50%	.50
1 PONDS COLD CR 9.5Z	7.99T		
1 CARESS BATH 2 4.75	FREE	SAVED	2.73
BUY 1, GET 1 FREE			
1 JOLLY RNCH PF 7 Z	1.89B		
1 JOLLY RNCH PF 7 Z	1.89B		

11 ITEMS

SUBTOTAL	62.53
RI 7.0% TAX	.91
TOTAL	63.44
VISA	50.36
*****0007	MS
CASH	13.08
CHANGE	.00

5003 7730 6333 3010
RETURNS WITH RECEIPT THRU 01/01/2008
NOVEMBER 2, 2007 7:38 AM

TRIP SUMMARY:
Today You Saved 7.01

FLEXIBLE SPENDING ACCT SUMMARY (FSA)

Health Care Eligible Total	17.36
Prescription Eligible Total	33.00

We help make it easier to track your health spending with this receipt. The FSA summary above includes items (and tax) that may be eligible for reimbursement from your FSA/HRA/HSA plan. Plan restrictions may apply. Check with your plan administrator for more details.

FSA Section

Items sorted: Rx, Sale, Regular

Non FSA Section

Items sorted: Sale, Regular

FSA Items Split by Method of Payment

FSA debit card, balance

FSA Summary

Please note: If you do not use an FSA debit card to purchase your items, you will still need to submit a claim - and copies of your receipts - for reimbursement. Because the IRS can always ask for verification of any transaction made using your debit card, it is recommended that you keep your original receipts.

Mail the claim form and copies of your receipts to: Benefit Strategies, LLC, PO Box 3910, Manchester, NH 03105-3910, or fax to: 401-457-7266 for toll free fax: 800-796-4971.