

Frequently Asked Questions

Regarding Your FSA Debit Card



How do I activate my debit card?

You must activate the card for the first time by swiping it at a pharmacy or a provider's office. Once the card is activated you will then be able to make online payments. Please contact Member Services at 866.857.8182 or by emailing flex@ebms.com if you have any issues. You will be prompted for your EBMS member ID number, please note that this will not be your Social Security Number.

How do I use my debit card?

The debit card is used in the same manner as a personal credit card. You will pay for eligible medical expenses at the point of sale and the amount will be deducted from your CDH account at once, preventing a manual submission.

How do I order a new debit card?

Please contact Member Services at 866.857.8182 or by emailing flex@ebms.com. You can order cards for a spouse or taxable dependent children over age 18 by providing their name, date of birth and Social Security Number.

Can I pay my bill by writing the debit card number on the bill?

Yes, the card may be used the same as a personal credit card.

When am I required to submit receipts for substantiation?

Additional information may be required for expenses that are unclear. If we are unable to identify the expense, you will be sent a letter requesting this clarifying information after 45 days of the incurred date of the expense. Additional letters will be sent if no response is received, and the debit card will be suspended.

What kind of receipts are acceptable?

The best documentation will always be your insurance explanation of benefits (EOB). We can also accept an itemized receipt that includes the date of service, description of the service, patient information, provider name and any applicable insurance adjustments. *Please note that credit card receipts, balance due statements, cancelled checks and "estimated" insurance references are not acceptable forms of documentation.*

What happens if my card is declined?

Please call Member Services at 866.857.8182 or by emailing flex@ebms.com for further information. Below are some common reasons why the card is declined.

- The card has not been activated
- The card has been suspended due to unsubstantiated charges
- Your account balance may be exhausted
- The location you are using may not be an authorized vendor.

Are there locations that my debit card will not be accepted?

Yes, the debit card will not be accepted at locations that do not have the required systems, or at merchants that do not offer the eligible services, such as hardware stores, restaurants, bookstores, gas stations, etc.

Do I choose debit or credit when using my card?

The card is a prepaid card and credit should be selected when asked.

How do I know my available balance on my card?

You may view your account balance and history by logging into miBenefits at www.ebms.com. The available balance that is displayed will be the remaining amount that is available use on your debit card.

What if my card is lost or stolen?

Please contact Member Services at 866.857.8182, by emailing flex@ebms.com, or by reporting the card as lost/stolen from your Personal Dashboard. You must confirm your mailing address before the new card will be issued.

What if I do not send receipts for those charges that need substantiated?

Your debit card will be suspended and unable to be used until eligible information is received. Any manual claims sent will be applied to these unsubstantiated charges on file until recovered and no reimbursement will be issued until satisfied. If an expense is ineligible or cannot be substantiated and there are no manual claims to satisfy the ineligible amount, you may have to refund the amount of the expense(s) to the plan.

How long should I keep my receipts for expenses paid with the debit card?

It is recommended to keep any receipts related to expenses for that plan year until the plan year and grace period (if applicable) has ended. For example, if your plan year ends September 30th, you should keep your receipts for a few months after to ensure that no further action from you is needed.

What if I try to pay for something for an amount that is greater than my account balance?

Your purchase will be declined. It is important to know the amount that is available and request the location to swipe the expense for only the account balance on the debit card. To find out the account balance you may log into your MiBenefits account at www.ebms.com.

Do I get a new debit card for each plan year?

No, the debit cards are good for three years. Each plan year the new election will be loaded to your debit card on the first day of the new plan year.



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