



## Your Dependent Care Benefit Card



The HRPro Dependent Care debit card provides easy convenience and 24/7 access.

### The Convenient Way to Pay!

The benefits debit card lets you easily access all of your benefits. Participants in tax-advantaged benefit accounts can pay for eligible products and services with their benefits debit card. Payments are automatically withdrawn from your benefit account, so there are no out-of-pocket costs, and many purchases won't require receipt submission. One card can access all of your benefit accounts!

### Real-time access to your benefit account funds – real world convenience!

Your benefits debit card provides immediate access to your dependent care benefit funds to pay for qualified expenses without having to pay anything out-of-pocket. You would be able to get up to your contribution balance at merchants who have a Merchant Category Code (MCC) for a daycare provider. If the provider's MCC code is not eligible, you would need to pay by another means and submit a manual claim for reimbursement.

### Advantages of the card

- No out-of-pocket expenditures
- No waiting for reimbursement
- Convenient access to funds reduces end-of-year forfeitures
- Single card for multiple accounts

You can use the debit card to pay for eligible products and services at the point of sale without waiting for reimbursement. . You can use the card in any place a Visa is accepted, including schools, daycare centers and camps. When you use your debit card, the money is automatically deducted from your tax-advantaged benefit account. It's fast, easy and convenient.



# Benefit Card FAQ's

## What Kind of Expenses Can I Use the Debit Card for?

Use your debit card to pay for preschool tuition and daycare fees. You can also use your card for other DCFSA-qualified dependent care expenses, like day camps, adult daycare expenses, and after-school care.

## What if My Care Provider Doesn't Take Visa?

Simply file a claim with HRPro for reimbursement.

## Do I Have to Save My Receipts When I Use the Debit Card?

Yes! Your debit card is for DCFSA-eligible expenses *only*. HRPro reviews all debit card purchases. If you've used the card to pay for care expenses, please hold on to all receipts. HRPro will request a copy of your itemized receipt to substantiate the transaction. You can also fill out a dependent care contract form to substantiate all claims if the amount is the same for each transaction.

Let's say you use the card to pay for a \$100 preschool tuition payment. HRPro will see that the card was used for this amount, and they will send you a letter asking you to send them the itemized receipt for \$100 so they can review it and make sure you used the card to pay for a DCFSA-eligible service.

### Example:

Bill goes to his daycare provider to pick up his daughter. He notices his bill is due for the week. Bill gives the cashier his DCA debit card.

After the cashier swipes the card, Bill selects "Credit" (not debit) when prompted. Bill signs the receipt, and saves it.

When he wants to know how much is left in his DCFSA, Bill goes online to view this DCFSA balance at [www.hrpro.com](http://www.hrpro.com).



# Benefit Card FAQ's

## What If I Don't Send HRPro a Receipt They've Requested?

HRPro will "turn off" your debit card - it won't work. If you turn in the paperwork late, they'll turn your card back on after your claim is approved.

## What happens if I Use My Debit Card for an Ineligible Expense?

The debit card can only be used for DCFSA-eligible expenses. This is required by the IRS. If you use your card for ineligible expenses:

1. HRPro will send you a denial letter via email requesting repayment for the ineligible expense.
2. You will need to immediately mail HRPro a check for the ineligible amount so the funds can be put back in the DCA account to be used for eligible expenses.

## What If I Don't Have Enough Money in My DCFSA to Pay for What I Need?

Then you won't be able to use the card for that purchase. Your debit card is linked directly to your DCFSA account. If you don't have enough in the account to pay for the total being charged, it will reject. If this happens, just file a claim with HRPro to collect your DCFSA balance. You will be reimbursed your cash balance only. If the amount of your claim exceeds your cash balance, the excess amount will stay pending reimbursement until fully paid out.

## Does this Card Work Like Other Visa Cards?

No, it's different. With your DCFSA debit card, you pay no interest or annual fees. Also, you can't get cash from an ATM with this card or get cash back when you swipe the card.

## How Many Cards Do I Get??

When enrolled, you will be issued two cards. If you would like additional cards, please contact your HRPro account manager.

If you have further questions on your account and how it works, please contact HRPro directly at: 1-800-989-8776, or Email: [accounts@hrpro.com](mailto:accounts@hrpro.com)