

## 12. What are some qualified medical expenses that I can pay for with my HSA debit card?

- Acupuncture
- Crutches
- Nursing home
- Ambulance
- Dental – fillings, braces, cleanings
- Prescription medicine
- Artificial teeth, limbs, prostheses
- Doctor's visits
- Surgery
- Chiropractor
- Fertility enhancement
- Therapy – physical, emotional
- COBRA premiums
- Hospital services
- Vision – exams, glasses, contact lenses
- Counseling. Medicare premiums (if over age 65)
- X-rays

For a complete and up-to-date list of qualified medical expenses, see IRS Publication 502.



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## NetBenefits AccessCard® Frequently Asked Questions

### 1. How does the NetBenefits AccessCard® work?

The value of your available HSA balance is stored on the NetBenefits AccessCard®. You can use your card to pay for qualified medical expenses at eligible merchants and service providers that accept Visa debit cards for payment. The eligible amount of the purchase will be deducted – automatically – from your HSA.

### 2. Where may I use the NetBenefits AccessCard®?

Internal Revenue Service (IRS) rules allow you to use your NetBenefits AccessCard® in participating pharmacies, mail-order pharmacies, discount stores, and supermarkets that accept Visa debit cards. Eligible expenses are deducted from the account balance at the point of sale.

You may also use your card to pay a hospital, doctor, dentist or vision provider that accepts Visa debit cards.

### 3. How does the NetBenefits AccessCard® work in participating pharmacies, discount stores, department stores and supermarkets?

- Present the card for payment of prescriptions and eligible over-the-counter purchases and request that the transaction be processed as a credit card.
- If the card transaction is approved (e.g., there are sufficient funds in the account), the amount of the purchase is deducted from the balance.
- If the card transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
- Keep your receipts identifying the eligible items you purchased. The receipt may also show a subtotal of the HSA eligible purchases.
- Always keep receipts in the event the IRS requests documentation.

#### 4. Are there places the NetBenefits AccessCard® won't be accepted?

Yes. The card will not be accepted at merchants that do not offer eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores. Even if the item you are purchasing is allowable under IRS rules, the card may be declined because the merchant is not eligible.

You cannot use your NetBenefits AccessCard® to get cash at an ATM.

#### 5. Why do I need to save all my itemized receipts?

Itemized receipts should be saved for all HSA purchases made with the NetBenefits AccessCard® in the event the IRS requires documentation.

#### 6. What dollar amount is available on the NetBenefits AccessCard® when it is activated?

Your NetBenefits AccessCard® will only contain a balance if you have funds currently available to spend.

Funds will not be available on the card until there is an available core position/HSA balance in your account. If NetBenefits® shows an HSA core position/HSA balance, the funds are available on the card.

Invested assets do not count towards the HSA debit card balance.

Before you use your card, log on to NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) and check your available account balance.

#### 7. Sometimes you may be asked for the CVV when paying the balance due or when placing an order by phone or online. What is this and where is it found?

CVV stands for "Card Verification Value." It is a three-digit number that can be found on the back of the card to the right of the signature panel.

#### 8. How do I know how much is in my accounts?

To view your current HSA balance and account activity log on to NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com). Always check your account balance before making a purchase with your NetBenefits AccessCard®.

#### 9. What are some reasons that the NetBenefits AccessCard® might not work at the point of sale?

The most common reasons why a card may be declined at the point of sale are:

- The card has not been activated.
- There are insufficient funds in the HSA to cover the expense at the time the card is used.
- The merchant is encountering system processing problems.

#### 10. Will I receive a new NetBenefits AccessCard® each year?

No. Funds in your HSA carry over from year to year and will be available on your existing card. Your card is good through the expiration date shown on the front of the plastic. If you have at least one eligible account balance available on your card, you will receive a new card during the month your existing card expires.

