

## SmartCard Debit Card Helpful Hints

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### **Swipe, Save, and Go.**

When you use your SmartCard debit card to pay for qualified purchases, the money is instantly deducted from your flexible benefits account(s). You won't have to reach into your pocket to pay for qualified expenses, file a claim, and then wait to get reimbursed.



### **Please keep in mind the following rules for debit card use:**

- 1) Keep receipts for all purchases for at least 30 days. You may be sent a statement requesting receipts for debit card purchase. Statements are sent out at the beginning of the month for the prior month's charges. Please make sure to include your receipt with your return statement.
- 2) Many dental and vision charges will require a detailed invoice from the provider to verify the claim is eligible payment from your flexible benefit accounts (ie: what service was provided, date of service & who the service was for).
- 3) Debit cards may only be used for a service that is provided within the current plan year. IRS guidelines state that claims are based on the date of service and not the date of payment when verifying claims.
- 4) Card swipes can only be made up to the available balance in your account. For example, if your purchase is for \$25.00 and there is only \$20.00 in your account, the entire purchase will be declined. Your balance is available online 24/7 at [www.enrollwithtag.com/](http://www.enrollwithtag.com/) [wealthcareportal.com](http://wealthcareportal.com) or contact TAG participant support: (877)506-1660 / [support@enrollwithtag.com](mailto:support@enrollwithtag.com)
- 5) Please submit requested receipts in a timely manner to avoid debit card suspension. Suspended debit cards cannot be reinstated until all requested receipts have been submitted.