

ALERUS HEALTH BENEFITS CARD



SWIPE YOUR CARD. SAVE YOUR RECEIPTS.

The Alerus Health Benefits Card draws funds directly from your FSA to pay for eligible expenses and eliminates the wait for reimbursement. It can only be used at places where you might obtain dental or vision services. Dependent Care providers accepting Visa® will also accept this card.

Using the Alerus Health Benefits Card is easy! Simply present it at qualified merchants and the cost will come directly from your FSA.

SUBMIT RECEIPTS

IRS rules require all Alerus Health Benefits Card transactions be substantiated. In some cases, this will occur electronically and you will need to submit any documentation for your purchase.

However, you will sometimes be required to send in documentation for an Alerus Health Benefits Card swipe after it occurs, in order to meet the IRS requirements.

RECURRING AMOUNTS

Transactions that recur in the same amount at the same merchant will only require documentation the first time in a given plan year.

SOME TRANSACTIONS REQUIRE RECEIPTS

If you are required to submit receipts for any of your Alerus Health Benefits Card purchases, they will be requested by email or mail and you will have 60 days to submit them. Remember, if Alerus asks you to send receipts for a purchase, the merchant **has been paid** for your service or expense.



OTHER THINGS TO KNOW

- Do not use the Alerus Health Benefits Card to pay for expenses that took place in a previous plan year. The Alerus Health Benefits Card is only linked to your current plan year balance. Use online or paper claims to submit run-out expenses.
- Retain documentation for all Alerus Health Benefits Card purchases, even if Alerus Retirement and Benefits does not request it.
- Only use the Alerus Health Benefits Card to pay for eligible expenses — ineligible transactions will require repayment.
- Using the Alerus Health Benefits Card is optional — paper or online claims can still be submitted any time.



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