

## **“Why doesn’t university make debit cards available for employees to use with their flex plan spending expenses?”**

ISU, and specifically the University Benefit Committee (UBC), has looked into the use of debit cards from time to time over the years. However, it was determined that there were better alternatives to offering debit cards. The reason for this was twofold. First, offering debit cards requires the University to fully fund each debit card for the annual elected amount at the time of issue. This would have been a rather large unbudgeted expense. The second reason is that the debit card is not always as simple to use as believed. Under certain circumstances, the payments made with the cards can be accepted without further manual employee intervention (i.e., a paper claim and substantiating documentation), however, under other circumstances payments made with the cards can only be accepted after manual employee intervention. This distinction leads to customer complaints and confusion because there is an expectation that no further intervention is needed once the card is used at point of service.

The alternative to debit cards offered by the University was to implement a claims roll-over option. This option is offered to all employees who have their healthcare flexible spending account (FSA) through ISU as well as their insurance from the ISU employees’ group health/prescription and/or dental plans, provided they carry no additional outside medical/dental insurance for themselves or family members. To use this option, employees that qualify would need to complete the form authorizing the option at the following website: [http://isu.asiflex.com/forms/Claims\\_Rollover\\_Authorization\\_Form.pdf](http://isu.asiflex.com/forms/Claims_Rollover_Authorization_Form.pdf).

Once signed up for claims roll-over, claims filed to the flex participant’s medical, prescription and/or dental insurance company would automatically be rolled over to *ASIFlex*. *ASIFlex* would then process the claim for the patient liability and initiate reimbursement to the member. Those enrolled are not required to submit reimbursement requests for the eligible deductible, co-insurance and co-pay expenses that are processed through the insurance carrier.

### What can’t be reimbursed by claims roll-over?

- Any eligible claims incurred for expenses that are not routed through the medical, prescription or dental insurance would have to be filed by the flex participant. An example of the claims a participant would file would be eyewear purchases. Even those using the discount plans offered through the ISU vendors, Avesis or Delta Dental, would need to be followed up manually.
- Any eligible over-the-counter purchase, such as band-aids or contact lens cleaning solution, would have to be manually submitted for reimbursement.

For those not qualified to use claims roll-over or those who have manual claims to file, we encourage participants to use on-line filing or the mobile app. The on-line filing portal is accessed at this link: <https://my.asiflex.com/> and requires scanning and uploading receipts for claims. The mobile app is FREE to download and use. Just go to the Google Play Store for Android devices or App Store for Apple devices and search for ASIFlex. You can also scan the appropriate code found on this link: <https://webdocs.asiflex.com/mobile/MobileAppDialog.html>. Use your phone/tablet to review your account and file claims. No more need to scan or copy your receipt -- simply use the app to take a picture with your device’s camera.

Also, please don't forget Open Change time, which is fast approaching, is your opportunity to sign up for a flexible spending account, end your FSA participation, or change the amount for the upcoming year. If you have never considered a flexible spending account, and you have out-of-pocket expenses for medical, dental or vision expenses, you may want to visit with the ISU Benefits Consultants to discuss the benefit of using an FSA for those expenses. Finally, We encourage all flex participants to get their reimbursements direct deposited rather than mailed out. To sign up for direct deposit and a choice of two options for notification, go to this link: <http://isu.asiflex.com/forms/directdepositemail.pdf>."

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