



City of Boise Flexible Spending Account Questions & Answers

Who is my Flexible Spending Account administrator and how do I contact them?

Peak1 Administration
MemberCare Department
7600 Mineral Drive, Suite 450
Coeur d'Alene, ID 83815

Customer Service:

Hours: Monday through Friday, 7:00am – 5:00pm PST
Phone: 1-866-315-1777
Fax: 866-469-4868 or 866-469-4720 or 866-363-0182
Email: membercare@mypeak1.com

Online Access:

www.mypeak1.com

Participants effective PRIOR to 5/15/2011
Username: First initial of your first name, first initial of your last name, and the last 5 digits of your social security number. Example: JD12345
Password: Password1

Participants Effective date AFTER 5/15/2011
Username: First initial of your first name, your last name, and the last 4 digits of your social security number.
Example: jdoe1234
Password: Password1

Once you log in, you may change your username and the system will require the password to be reset.

General Questions about the Peak1 Debit Card

1. What is the Peak1 Debit Card?

Peak1's Debit Card is a special-purpose Visa Card that gives you an easy, automatic way to pay for qualified health care/benefit expenses. The debit card lets you electronically access the pre-tax amounts set aside in your respective employee benefits accounts such as Flexible Spending Accounts (FSAs), Health Reimbursement Accounts (HRAs) and Health Savings Accounts (HSAs).

2. How does the Peak1 Debit Card work?

It works like a Visa Card, with the value of your account(s) stored on it. When you have a qualified expense at a business that accepts Visa debit cards, simply use the card. The amount of the qualified purchases will be deducted – automatically – from your account and pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.



3. Do I need to save my receipts?

Yes. You should always save itemized receipts for FSA and HRA purchases made with the Peak1 Debit Card. You may be asked to submit receipts to verify that the expense complies with IRS guidelines.

Each receipt must show:

- Merchant or provider name
- Service received or the item purchased
- Date and the amount of the purchase

Example of eligible receipts:

- Explanation of Benefits (EOB)
- Statement of services (medical, dental and/or vision)
- Prescription receipt
- Claim itemization report from your carrier
- Itemized credit card slip
- Patient ledger

Example of ineligible receipts:

- Copy of personal check to pay for service
- Copy of credit card slip that contains no detail of provider

4. How will I know to submit receipts to verify the charge?

You will receive a letter or email notification from Peak1 if there is a need to submit a receipt. All receipts should be saved per the IRS guidelines.

5. Is the Peak1 Debit Card just like other Visa Cards?

No. The Peak1 Debit Card is a special-purpose Visa Card that can be used only for qualified health care/benefit expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills, no interest and no PIN.

6. How many Peak1 Debit Cards will I receive?

Each participant will receive 1 free debit card. Participants are able to request additional debit cards for their dependents over the age of 18. Additional debit cards cost \$5 per card and will be debited from your FSA or HRA.

7. Do I need a new Peak1 Debit Card each year?

No. As long as the respective employee benefit account(s) remain part of your company's benefit plan and you elect to participate each year, the Peak1 Debit Card will be loaded with the new annual election at the start of each plan year or incrementally with each pay period, based on the type of account(s) you have.

8. What if the Peak1 Debit Card is lost or stolen?

You should call Peak1 MemberCare to report a lost or stolen card as soon as you realize it is missing, so we can turn off your current card(s) and issue replacement card(s). Replacement cards are \$10 each, which will be deducted directly from your pre-tax account.

9. Am I responsible for charges on lost or stolen Peak1 Debit Cards?

After a debit card is declared lost or stolen and there are charges on the account that do not belong to the cardholder(s), contact Peak1 immediately for information on how to contact the debit card vendor.



Getting Started and Activating Your Card

1. How do I active the Card?

Your card is activated on the first use. Each card user should sign the card with his or her name.

2. What dollar amount is on the Peak1 Debit Card when it is activated?

For Health Care FSAs, the dollar value on the Card will be the annual amount that you have elected to contribute to your respective employee benefit account(s) during your annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as you use your Card or submit manual claims. Some other types of accounts, like Dependent Care and HRAs are funded incrementally at each pay period, so it is especially important to be aware of account balances in order to avoid Card declines at the point of service.

Using the Card

1. Where may I use the Peak1 Debit Card?

The Peak1 Debit Card can be used to pay for eligible goods and services at providers/merchants that offer these goods or services and accept Visa prepaid cards. You should be sure to review your current benefit plan or review a listing of eligible expenses on our website www.mypeak1.com.

IRS regulations allow you to use your Cards in participating pharmacies, discount stores, department stores, and supermarkets that can identify FSA/HRA-eligible items at checkout. You cannot use the Peak1 Debit Card at pharmacies, discount stores, department stores, and supermarkets that do not participate, even if you have used the Card at these stores in the past. To view a list of merchants the Peak1 Debit Card is accepted, please go to <http://sig-is.org> and click on IIAS Merchant PDF on the right side of the screen. You can continue to use the Card at health care providers, such as hospitals, doctors and dentists.

2. Are there places the Peak1 Debit Card won't be accepted?

Yes. The Card will not be accepted at locations that do not offer the eligible goods and services, such as hardware stores, restaurants, gas stations and home improvement stores.

Cards will not be accepted at pharmacies, discount stores, department stores, and supermarkets that do not participate, even if you have used the Card at these stores in the past. To view a list of merchants the Peak1 Debit Card is accepted, please go to <http://sig-is.org> and click on IIAS Merchant PDF on the right side of the screen.

BEGINNING JANUARY 1, 2011 OVER THE COUNTER MEDICATIONS (SUCH AS PAIN RELIEVERS, COLD/FLU/ALLERGY RELIEVERS AND DIGESTIVE AIDS) WILL NO LONGER BE ELIGIBLE FOR REIMBURSEMENT. Please note that some items such as band aids and contact lens solution will still be eligible for reimbursement.

3. If asked, should participants select "Debit" or "Credit"?

Peak1 Debit Cards are actually a prepaid card. But, since there is not "prepaid" selection available, you should select "Credit". You do not need a PIN and cannot get cash with the Peak1 Debit Card.

4. How will the Card work in participating pharmacies, discount stores and supermarkets?

- Take your prescriptions, vision products, eligible OTCs and other purchases to the register at checkout to let the clerk ring them up. Please note that effective 1/1/2011, OTC medications will no longer be eligible for reimbursement from your account with a doctor's note. Some items such as band aids and contact lens solution will continue to be eligible.
- Present the Card and swipe it for payment



- c) If the Card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are FSA-eligible), the amount of the FSA-eligible purchases are deductible from the account balance and no receipt follow up may be required. The clerk will then ask for another form of payment for the non-FSA-eligible items.
- d) If the Card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase
- e) The receipt will identify that FSA-eligible items and may also show a subtotal of the FSA-eligible purchases.
- f) In most cases, you will not receive requests for receipts for FSA-eligible purchases made in participating discount stores, department stores, pharmacies or super markets.
- g) To view the list of merchants the Peak1 Debit Card is accepted, please go to <http://sig-is.org> and click on IAS Merchant PDF on the right side of the screen.

5. What are some reasons that the Peak1 Debit Card may not work at point of sale?

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

- a) You have insufficient funds in your employee benefit account to cover the expense
- b) Non-qualified expenses have been included at the point-of-sale. (Retry the transaction with the qualified expense only).
- c) The merchant is encountering problems (e.g. coding or swipe box issues)
- d) The discount store, department store, pharmacy or supermarket cannot identify FSA-eligible items at checkout according to IRS Rules on or after January 1, 2008.

6. What if I fail to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with the Peak1 Debit Card, then the Card may be suspended until receipts are received. You may be required to repay the amount charged. Peak1 will advise you that the Card has been suspended, if a receipt is not received. Submitting a receipt or repaying the amount in question will allow the Card to become active again.

7. What if I lose a receipt or accidentally swipe the Card for something that's not eligible?

Usually the service provider can recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, you will need to send a check or money order to Peak1 Administration for the transaction so it can be credited back to your account.

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

You can obtain your account balance by:

- a) Accessing your Participant Portal at www.mypeak1.com
- b) Downloading the free Peak1 Mobile App on your iPhone or Android
- c) Call or email the MemberCare Department during business hours

9. What if I have an expense that is more than the amount left in my account?

By checking your account balance often – either online, through the mobile app, or calling Peak1 – you will have a good idea of how much is available. When incurring an expense that is greater than the amount remaining in their account, you may be able to split the cost at the register. (Check with the merchant.) For example, you may tell the clerk to use the Peak1 Debit Card for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, you may pay by another means and submit the qualified transaction manually via the Participant Portal or using a claim form and emailing or faxing the appropriate documentation to Peak1.

10. Whom do I call if they have questions about the Peak1 Debit Card?

Call the Peak1 MemberCare Department at 866-315-1777 or email membercare@mypeak1.com.



My Plan's Specifics

1. Can I choose not to use the Peak1 Debit Card and continue to submit paper claims?

Yes, may use either or both.

2. If I do not use the Peak1 Debit Card, how do I receive reimbursement for paper claims?

The amount will be directly deposited into your savings or checking account you have on file with Peak1.

3. What happens if I terminate employment?

You will be able to request reimbursement for health care and day care expenses that you incurred prior to your termination by the end date allowed with your Plan's Summary Plan Description (SPD). Please review your SPD for any additional rights or benefits provided by your plan. Your debit card will be inactivated.

4. What is the payment processing schedule for paper claims?

The manual claim processing reimbursement cycle for your plan occurs on Monday, Wednesday and Friday (excluding holidays).