

## Using Your Debit Card

This article outline how you can easily access money in your health spending account(s) with a simple swipe.

### Overview

With the convenient Further debit card, you can pay for health care expenses and access your account whenever and wherever you need to.

**No waiting. No claims to file.**

Simply use your card when you want to pay for eligible health care expenses. Money for the expense is transferred directly from your account to your provider or merchant. You don't have to pay cash up front, submit a claim form, or wait to be reimbursed.

**Easily monitor your account.**

You can check account balances, view transactions and use our online planning tools at [www.hellofurther.com](http://www.hellofurther.com).

### When will I receive my card?

If this option is offered by your group, you will receive a debit card in the mail when you sign up for an account.

### How to use it

- You can use your debit card to pay your portion of eligible medical, dental, and vision expenses.
- You can use your debit card at provider offices.
- For medical claims usually processed by your health plan, simply write your debit card number on your doctor's bill and return it to the provider.
- You can also call your health care provider with your debit card number.

### Example Scenario

Below is an example of how you can use your debit card to pay for a clinic visit.

Scenario: You cut your hand doing yard work and go to the doctor, who examines the wound and applies a few stitches.

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**Step 1** Your doctor submits the claim to your health plan

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**Step 2** Your health plan pays the portion of the claim that's covered by them.

**Step 3** You receive an Explanation of Health Care Benefits (EOB) from your health plan stating what has been paid by them and any amount that you owe.

**Step 4** If you have a card and did not use it at the time of service, simply write your debit card number on the bill or call your health care provider's business office with the number. You can show your debit card before or after services. Either run it as a "credit" to simply sign your name or choose "debit" to use a PIN.

**Step 5** The balance due after your health plan has paid is charged to your debit card and paid from your account to your provider.

## Cardholder Agreement

[View the Further Visa® debit card agreement](#)

## Frequently Asked Questions

**Q:** Can I use my debit card for online purchases?

**A:** Yes. You can use your debit card for online purchases, such as prescriptions, if the site is a medical merchant.

**Q:** Can I withdraw funds at an ATM?

**A:** You cannot use the Further debit card for cash withdrawals from an Automated Teller Machine (ATM), from a Point-of-Sale (POS) device, or by any other means. The card will not work in these situations.

**Q:** Can I use my debit card to make in-store purchases?

**A:** Yes, for eligible expenses. Just present your debit card to the merchant to pay for eligible expenses. The account will pay up to the available balance.

**Q:** Do I need a PIN to use my debit card?

**A:** Once your card is activated, you can use your debit card either by using your PIN or by signing for your purchases and selecting "credit" when asked.

**Q:** My debit card was recently denied. Why would that happen?

**A:**

Your debit card may be denied if:

- There is not enough money in your account to cover the expense. Visit [www.hellofurther.com](http://www.hellofurther.com) or call us toll free at 800-859-2144 to check your account balance.
- The items being purchased are not eligible expenses. For a list of eligible expenses, visit [www.hellofurther.com](http://www.hellofurther.com).

**Q:** What happens if I use the debit card for a non-eligible expense?

**A:** There are three options:

- You can return the funds to the account by submitting the Reimbursement Return Form (below) within the same tax year of the non-eligible expense.
- You can offset the amount with future expenses that are qualified during the same tax year. You must keep your documentation for your own tax purposes.
- You can declare the amount as a prohibited transaction. You may be subject to income taxes on the amount as well as an IRS penalty.

[Reimbursement Return Form](#)

**Q:** What should I do if my debit card is lost or stolen?

**A:** Call Further customer support at 800-859-2144 at any time, any day of the week. You can follow the automated prompts to report your card lost or stolen. This will cancel your card and you will be mailed a new one.