

# YOUR HEALTH REIMBURSEMENT ARRANGEMENT (HRA) AND DEBIT CARD



Your NPA FLEX DEBIT CARD will work at *eligible and qualified* providers where MasterCard® is accepted for *eligible and qualified* goods and services, such as, but not limited to:

- Hospitals
- Dental Offices
- Pharmacies
- Chiropractors
- Minor Emergency Centers
- Physician's Offices
- Vision Service Locations
- Eligible Over-the-Counter Items

*No more double out of pocket expenses or waiting for reimbursement checks, but there are Rules and Regulations that must be followed.*

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## 1. THIS DEBIT CARD MUST ONLY BE USED FOR ELIGIBLE MEDICAL EXPENSES FOR YOU AND YOUR ELIGIBLE DEPENDENTS.

- Please do not attempt to use this Debit Card for any products and services that are not eligible.
- You will have access only to funds as they are deposited and accrued in your HRA account.
- You must repay any ineligible expense to your Employer or your Debit Card will be suspended and/or revoked for failure to comply.
- A claims substitution or offset approach of other eligible expenses can be utilized with approval by NPA.
- If this does not occur within 10 days of notification of invalid expense, access to the Debit Card will be suspended until debt has been paid.
- If a claims substitution or offset is not available, the Employer will withhold the amount that needs to be repaid from wages/compensation.

## 2. THE IRS REQUIRES THE SUBMISSION OF DOCUMENTATION RELATED TO ALL DEBIT CARD TRANSACTIONS. YOU MUST ACQUIRE AND SUBMIT SUFFICIENT DOCUMENTATION FOR ANY EXPENSE PAID WITH THE DEBIT CARD, INCLUDING INVOICES AND RECEIPTS.

- Claim Documentation MUST be received by NPA to substantiate each use of the Debit Card within 5 days of each Debit Card Transaction.
- A Claim Documentation Form is enclosed for your use; please note the Claim Documentation Procedures are explained on the reverse side of the form. The Claim Form can also be downloaded from [www.natlplan.com](http://www.natlplan.com).
- The Claim Form and Documentation may be faxed to (800) 982-8140.
- If a transaction is unsubstantiated for more than 5 days, a suspension will be placed on future Debit Card use until documentation is received. There are no exceptions to this rule.
- The attached Cardholder Agreement contains regulations regarding the use of this Debit Card.
- The certification printed on back of the Debit Card is reaffirmed each time the Debit Card is used.

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