

Help & Support

Frequently Asked Questions (FAQs)

Select a category below to view frequently asked questions.

– Filing A Claim

How do I file an FSA claim?

After you incur an eligible expense, you can:

- Submit a claim online. You can upload or fax your documentation to us.
- Submit a claim using the Inspira Mobile app. You can download it for free* from your mobile app store. You'll use the same username and password that you use for this website.
- Complete a paper claim form and mail or fax it with your documentation. You can find this form in **Documents & Forms**.

*Standard text messaging and other rates from your wireless carrier still apply.

What do I need to send with my FSA claim?

It depends on your expense type.

- **If your expense went through your medical or dental plan**, you'll need to send an Explanation of Benefits (EOB) from your plan. This is the best form of documentation.
- If your expense didn't go through your medical or dental plan, you can send an itemized receipt or statement for the expense. It must show:
 - Merchant/provider name
 - Patient name
 - Date of service
 - Description of service
 - Final amount you had to pay
- For **prescriptions**, send your detailed receipt that includes the pharmacy name, patient name, prescription name, date the prescription was filled, and amount you paid.
- For dependent care expenses, the dependent care provider must sign the claim form or provide an itemized receipt. It must include the date(s) of service.

Note: If you don't send an EOB, itemized receipt or statement with your claim, we'll deny it. We can't accept a cancelled check, credit card receipt, or billing statement that shows "previous balance," "balance forward," "estimated," "filed," or "pending insurance."

Where can I view the documents I uploaded for my claim?

After you login, go to **Documents & Forms**. Select **My Documents**. To view your uploaded documents, go to the drop down and select **Express Claim Document**.

If my spouse and I each have an FSA, can we claim each other's expenses?

Yes. However, you can't claim the same expense for both accounts. In other words, you can't "double-dip." If you claim your spouse's expenses on your FSA then your spouse can't claim

– **Inspira Mobile app**

How do I get the Inspira Mobile app?

- You can download the app from your mobile device’s app store.
- The app is supported by the following devices:
 - **iOS version** 10 or above on iPhone® 5S, iPad Air®, iPad Mini® 2 or newer models
 - **Android version** 7.0 Nougat or above on phones or tablets

Is there a fee to download or use the Inspira Mobile app?

No. There’s no fee to download the app. Anyone with an Inspira account can use it for free*.

*Standard text messaging and other rates from your wireless carrier still apply.

How do I get a username and password for the Inspira Mobile app?

You’ll use the same username and password you use for inspirafinancial.com. If you haven’t set up your online account with Inspira Financial, you can get started today.

What if I have trouble signing in?

Click on **Trouble logging in?** on the log in page of the app.

I have a Flexible Spending Account (FSA). What can I do on the Inspira Mobile app?

You can:

- View your account balance, deposits and payments
- Submit claims for reimbursement
- View your Inspira Card purchases and submit documentation (if applicable)
- View account alerts and contact information

I have a Health Reimbursement Account (HRA). What can I do on the Inspira Mobile app?

You can:

- View your account balance, deposits and payments
- Submit claims for reimbursement
- View your Inspira Card purchases and submit documentation (if applicable)
- View account alerts and contact information

I have a Health Savings Account (HSA). What can I do on the Inspira Mobile app?

You can:

- View your account balance, deposits and payments
- Deposit funds into your HSA
- Withdraw funds from your HSA
- Pay your health care provider directly from your HSA
- View account alerts and contact information

Can I submit a claim using the app?

If you have an Inspira FSA or HRA, you can use the app to submit a claim to pay yourself back for an eligible expense you paid out of pocket. After you log in to the app, select

If you have an Inspira HSA, you can transfer funds through the app. After you log in to the app, select **Manage** to get started. You can deposit funds into your HSA or request funds from your HSA.

Is the app secure?

Yes. Here are a few of the ways we make your security our priority:

- Log in with Secure Touch ID
- Get protected access to your account information
- Use the same secure username and password you use on this website

I need app support. What do I do?

Give us a call. If your issue is account related, you can get help via your online account.

— **Flexible Spending Accounts (FSAs)**

What is a Flexible Spending Account?

A Flexible Spending Account (FSA) lets you pay for eligible expenses with tax-free money. You contribute to an FSA with pretax money from your paycheck. This, in turn, may help lower your taxable income.

What is the benefit of enrolling in an FSA?

The main benefit of an FSA is that the money you contribute is deducted from your pay on a pretax basis. Therefore, your taxable income is less. So, when you use your FSA funds, it's like you're saving about 30 cents on every dollar you spend.

How much money can I expect to save in taxes with an FSA?

When you contribute to an FSA, that money is deducted from your pay on a pretax basis. This means your contribution comes out of your paycheck before Federal, Social Security and in some cases, state taxes are deducted from your pay. Generally, Federal taxes range from 15% to 28% and Social Security taxes is currently 7.65% of your pay. So, you could save about 30 cents on every dollar you spend on eligible expenses.

Example: You have an annual salary of \$60,000 and you decide to contribute \$2,500 to a health care FSA and \$2,000 to a dependent care FSA. With your pretax FSA contributions, you could save about \$1,020. Here's how it works.

	With an FSA	Without an FSA
Annual salary	\$60,000	\$60,000
Health Care FSA contribution	(\$2,500)	\$0
Dependent Care FSA contribution	(\$2,000)	\$0
Taxable income after FSA contributions	\$55,500	\$60,000

Money spent after-tax on dependent care expenses	\$0	(\$2,000)
Take-home pay	\$42,930	\$41,910
Potential savings	\$1,020	\$0

*This example is for illustrative purposes only. It's based on 7.65% FICA and 15% tax bracket.

How does an FSA work?

It's quite simple really. You contribute, spend and save.

1. **Contribute** - Estimate the amount you expect to spend during the plan year on eligible out-of-pocket expenses. Out-of-pocket expenses are those not covered by insurance or any other plan. Select the FSA (health care, dependent care, and/or Limited Purpose) that's right for you and choose how much you want to contribute. Your employer will deduct that amount from your paycheck in equal amounts each pay period. These deductions are pretax. Each FSA has its own contribution limit, which is set by the Internal Revenue Service (IRS).

Below are the 2023 limits.

- o **Health Care FSA contribution limit** - \$3,050
- o **Limited Purpose FSA contribution limit** - \$3,050
- o **Dependent Care FSA contribution limit** - \$5,000

The dependent care FSA contribution limit will stay the same (\$5,000). These limits are subject to change annually. Your employer may set a lower limit. You should check your plan to know how much you can contribute.

2. **Spend** - Once funds are in your FSA, you can use the PayFlex Card®, your account debit card, to pay for your eligible expenses, if offered by your employer. Or you can simply pay out of pocket and then submit a claim to pay yourself back. You can do this online, through the PayFlex Mobile® app, or complete a paper claim form and fax or mail it to us.
3. **Save** - Your FSA contributions are tax-free. So when you use your FSA funds on eligible expenses, you end up saving about 30 cents on every dollar you spend.

How do I use the money in my FSA?

Once funds are in your FSA, you can use the PayFlex Card®, your account debit card, to pay for your eligible expenses, if offered by your employer. Or you can simply pay with cash, check or credit card, and then submit a claim to pay yourself back. You can do this online, through the PayFlex Mobile®, or complete a paper claim form and fax or mail it to us.

What does the term "incurred" mean?

The IRS considers an expense to be "incurred" at the time you receive the care, service or supply. It's not when you're billed or pay for the expense.

Example:

You enrolled in a health care and dependent care FSA that's effective January 1 through December 31 of this year. Eligible expenses that you incur during this period can be reimbursed.

December. Though you paid for the work last year, you receive the dental treatment this year. This means the expense can be reimbursed from your FSA.

- You paid for summer day camp in March. Camp begins July 15 and ends July 22. The expense is considered “incurred” on July 22. This means you can be reimbursed from your dependent care FSA for the cost of camp after July 22.

I received a bill for an estimated amount. Should I pay this amount?

No. When you receive a bill for an estimated amount, that means that the amount you’ll actually owe is unknown. You should wait until your plan pays the claim and determines how much you owe. Your plan will send you an EOB or statement showing the amount you owe. Once you know how much you have to pay for the claim, then you can use your PayFlex Card to make the payment.

What does overpayment status mean?

An overpayment generally occurs when you pay for an expense with your PayFlex Card® and the information we have doesn’t support the amount you paid.

Example: You used your card to pay for a dental bill. The amount that you paid is more than what your dental plan shows that you owe. When you pay more than you should have paid, the difference is an overpayment. This will put your FSA into an overpayment status. Overpayment status can also happen when you don’t respond to a request for documentation or if your expense is considered ineligible. When your account is overpaid, we may have to suspend your PayFlex Card. This means that you won’t be able to use the card for that account. If you have other accounts on the card, the card will continue to work for those accounts. For your card to be fully active again, you can do one of the following:

- Send us the documentation that shows your expense is eligible.
- Send documentation for another eligible expense that hasn’t been reimbursed
- Send us a check for the overpayment amount.

How do I know if my account is in overpayment status?

If your FSA is overpaid, we’ll send you an Explanation of Payment (EOP). When you log in to your account, you’ll see an alert message. It will appear under **Alerts on My Dashboard**. If you signed up to receive EOPs by email, we’ll email it to you. The EOP will explain the overpayment. If you didn’t sign up to receive EOPs by email, we’ll mail the EOP to you. We store all documents online, so you can view and/or download the EOP at any time.

- **View your PayFlex EOP online**

You can view the EOP online. You can also download it. After logging in, go to Documents & Forms drop down and select **My Documents**. Then select **Coupon with EOP Report**. If your account is overpaid, you’ll see the EOP that we sent to you.

- **Sign up for electronic account notifications**

To receive emails about your account, you’ll need to sign up for electronic account notifications. After logging in, go to your account settings. Click on the notifications link. Then, follow the online instructions.

Note: If your account is overpaid, you won’t be able to use your PayFlex Card for that account.

that EOB along with a copy of the Explanation of Payment (EOP) notice. The EOB will show the date of service, a description of the service and the amount you have to pay for the claim. This will show us if the amount in question was for an eligible expense.

- If the EOB shows that you paid more than you should have, you can substitute another eligible expense for the overpayment amount. Fax, mail or upload the EOB along with a completed claim form for that other expense. If you don't have an EOB, you can use an itemized receipt. The receipt must show the date of purchase or service; the amount you're required to pay; a description of the item or service; and the name of the merchant or provider. You must have incurred this expense in the same plan year. The amount of this expense would have to be equal to or greater than the overpayment amount. You must not have already received reimbursement for this expense.
- If you don't have another expense to cover the overpayment, you'll have to pay back your FSA. You can mail a check for the amount of the overpayment. You can find our mailing address on the Contact Us page. Make the check payable to PayFlex Systems USA, Inc. Please don't send cash.

Can I change my election during the plan year?

Your FSA election remains in place for the plan year. This is an IRS rule. The only way to change your FSA election during the plan year is if you have a status change event and as a result of that event, it's necessary for you to change your election. Your employer's plan determines which status change events are allowed. Below are some examples.

- Change in legal marital status (marriage, divorce, legal separation, annulment, death of a spouse)
- Change in number of tax dependents (birth, adoption, death)
- Change in employment status that affects benefit eligibility
- Dependent becomes or is no longer eligible under the plan (reaches limiting age, gains or loses student status)
- Change in residence that affects eligibility

A dependent care FSA has additional status change events. For example, if you change dependent care providers, you may change your contribution amount. A change in your provider also includes going from having a dependent care provider to not having one. If your dependent care provider increases their cost and the provider is not a relative, you may make an election change.

Generally, you have 30 calendar days from the date of your status change to change your election. You'll need to contact your Human Resources or Benefits Department to change your election.

How do I change my election?

You'll need to contact your Human Resources or Benefits Department to change your election. You may have to complete a form and provide supporting documentation. Remember, the only way to change your FSA election during the plan year is if you have a status change event. Generally, you have 30 days from the date of your status change to change your election.

What happens if I have funds left in my FSA at the end of the plan year?

Generally, funds left in an FSA at the end of the year are forfeited. This is the FSA "use-it-or-

of your plan year to spend your FSA funds.

If your FSA includes the carryover feature, you may be able to carry over up to \$610 in unused funds to the next plan year. Your employer sets your carryover amount.

If your FSA doesn't have a grace period or the carryover feature, you may have a run out period. This gives you more time to submit claims for eligible expenses that you incurred during the plan year. Any funds left in your FSA after the run out period will be forfeited.

What is a grace period?

A grace period extends the time that you can incur eligible expenses. It can extend your FSA plan year for up to two months and 15 days. Your employer can choose whether to offer a grace period with your plan.

Example: You have an FSA and the plan year is January 1 through December 31. This means that you typically have to incur expenses during this time for the FSA to reimburse you. However, if your FSA has a grace period, then you would have until March 15 of the next year to incur eligible expenses. This period of January 1 through March 15 of the next year is the grace period. If you still have funds in the FSA during the grace period, the FSA will reimburse you for eligible expenses that you incur. You just need to make sure to submit your claims by the end of your run out period. Your employer determines this date.

Do I automatically have a grace period?

No. Your employer can choose to offer it as part of the plan. Please check your plan description.

How does PayFlex pay my grace period expenses?

When you incur an eligible expense during the grace period and submit a claim, we'll first look to your prior year FSA. If you have funds available, we'll use those funds to pay the claim. Once you use the funds in the prior year FSA, we'll pay the claim from your current year FSA. If you didn't re-enroll in the FSA, then we would pay the claim, up to the balance in your prior year FSA.

What if I still have money in my FSA after the end of the grace period?

Your employer may offer a run out period that ends after the grace period. You'll want to check your plan documents for your run out period. Any funds left in your FSA at the end of the run out period are forfeited. This is the FSA "use-it-or-lose-it" rule.

How does the grace period affect my enrollment for the new plan year?

When your FSA has a grace period, you can still enroll in the FSA for the next year. When you incur an eligible expense during the grace period, we'll first check for funds in your prior year FSA. If you have funds available, we'll use those funds to reimburse you. Once you use the funds in the prior year FSA, we'll reimburse you from your current year FSA.

When planning for the next plan year, you need to take into account any funds that you may have left in the FSA during the grace period. This will help you to plan your FSA election for the next plan year. If you're planning to enroll in a Health Savings Account (HSA) for the next

What is a run out period?

A run out period is the additional time you have to submit eligible claims after the end of the plan year. It's usually 90 days. You should check your plan documents for your run out period.

Example: Your FSA plan year is January 1 through December 31. With a 90-day run out period, you would have until March 31 of the next year to submit claims. These claims must be for eligible expenses that you incurred during the plan year.

How does a grace period differ from a run out period?

A run out period is the time you have to submit claims after the end of the plan year. It's usually 90 days.

Example: Your FSA plan year is January 1 through December 31. With a 90-day run out period, you would have until March 31 of the next year to submit your claims. Note: You must have incurred these expenses during the plan year. Check your plan documents for your run out period.

The grace period gives you more time to incur eligible expenses. When you incur expenses during the grace period, you can receive reimbursement with funds left from the prior year FSA. With a plan year of January 1 through December 31, the grace period lets you incur expenses through March 15 of the next year. See your plan documents for information.

What is the carryover?

The carryover is a feature that your employer may offer with your FSA plan. It lets you "carry over" a limited amount of unused health care FSA funds to the next plan year. The carryover limit is \$610. However, your plan may set a lower limit. Check your plan to see if your FSA has the carryover feature.

Do I automatically have the carryover feature in my plan?

Not all plans offer carryover. If your FSA has a grace period, it can't also have the carryover feature. Check your plan to see if your FSA has the carryover feature.

My FSA has the carryover feature. How much of my FSA funds can I carry over to the next plan year?

It depends on your plan. The most you can carry over is \$610. Your plan may set a lower limit for the carryover. You should confirm your carryover amount with your employer.

My FSA has the carryover feature. Does the carryover change how much I can contribute to a health care FSA or Limited Purpose FSA?

No. You can still contribute up to the 2023 IRS limit of \$3,050. However, your plan may have a lower limit, so you should check your plan to see how much you can contribute. If you have a carryover amount, it will be added to your FSA election amount.

Will my health care FSA or Limited Purpose FSA funds carry over each year?

That depends on what your FSA plan allows. Check your plan to see if your FSA has the carryover feature. Your plan will also determine how much you can carry over.

can still submit claims through the end of your plan’s run out period for eligible expenses that you incurred during the plan year. If you still have more than the carryover amount in your FSA after your run out period, the excess amount will be forfeited.

Example #1: Your plan has the \$610 carryover feature. You have \$750 in your FSA on December 31. You submit a claim for \$250, which is approved. This leaves a balance of \$500 in your FSA. You can carry over this balance to the next plan year.

Example #2: You have \$750 in your FSA on December 31 and you don’t have any more claims to submit. You can carry over \$610 into the next plan year. You’ll lose (“forfeit”) the remaining \$140.

My FSA has the carryover feature. Does my FSA still have a grace period?

No. A health care FSA can have a carryover or a grace period, but not both.

What happens if my health care FSA has the carryover feature and I want to enroll in a Health Savings Account (HSA) in the new plan year?

You can’t have a health care FSA and an HSA at the same time. If you have a health care FSA this year and plan to enroll in an HSA next year, you may be able to carry over your health care FSA dollars into a Limited Purpose FSA. If a Limited Purpose FSA isn’t an option, you may be able to waive the carryover for your health care FSA. When you enroll in your benefits for next year, check your plan options. This can help you avoid losing your funds and make sure you are eligible for the HSA.

Can I waive the carryover feature for my FSA?

If your plan allows it, you can waive the carryover feature for your FSA. When you enroll in your benefits, you should ask if you have the option to waive the carryover.

Does the carryover feature apply to dependent care FSAs?

No. The carryover feature doesn’t apply to dependent care FSAs.

What happens to my FSA if I leave my company?

It depends on your plan. Your FSA coverage may end on your last day of work or it may end at the end of that month. You may still be able to submit claims for eligible expenses that you incurred during the time you had coverage. Your employer will let you know how and when to submit claims. You may also be eligible to elect COBRA coverage for your FSA.

If you have a dependent care FSA, your plan determines how you can use the funds you have left in your account. One option is to continue to incur eligible expenses and submit claims until you spend all of your FSA funds. Another option is that you submit claims for eligible expenses you incurred before your employment ends.

You should contact your Human Resources or Benefits Department for more information.

coinsurance, co-pays, and over-the-counter (OTC) items, drugs and medicines.

Is there a maximum that I can contribute to a health care FSA?

Yes. For 2023, the health care FSA contribution limit is \$3,050. This limit is for each FSA participant. This means, if you and your spouse are eligible to participate in a health care FSA, you may each contribute to your own FSA, up to this limit. Employers may set a lower limit, so you should check your plan to know how much you can contribute.

Do I have to enroll in my employer’s medical or dental plan to participate in the health care FSA?

Your plan will determine this. Although your employer can require that you take the medical or dental plan in order to have a health care FSA, not all plans are designed this way. You should check your plan documents to confirm this.

I have a health care FSA. If I’m contributing throughout the year, how much will my FSA cover for a claim in the beginning of the year?

With a health care FSA, your full election amount is available on the first day of the plan year. This means that you can use your entire election on day one of the plan year.

Example: You elect to contribute \$1,200 for the plan year. In January, you have contributed \$100. ($\$100 \times 12 \text{ months} = \$1,200$) In that same month, you receive health care services that cost you \$1,000. At this point, you haven’t submitted any other claims. This means, you’ll receive the full amount of the claim from your FSA. You don’t have to wait until you actually contribute this amount to your health care FSA.

What expenses are eligible under a health care FSA?

Generally, expenses that are medically necessary are considered eligible. This means if you need the service or product for your health it may be an eligible expense. This includes co-payments, co-insurance and deductibles. You can view a list of common eligible expenses on this website. You can also find more information at www.irs.gov. Refer to IRS Publications 969 and 502. You should also check your plan documents for eligible expenses under your plan.

Can I use my FSA to pay for over-the-counter (OTC) items, supplies, drugs and medicines?

Yes. You can use your Inspira Card (if offered) or pay for these items out of pocket and then submit a claim to us.

Do I need a prescription from my physician to pay/get reimbursed for over-the-counter (OTC) drugs and medicines?

On March 27, 2020, the CARES Act passed and changed the rules for OTC drugs and medicines. You no longer need a prescription from your physician to pay or get reimbursed for OTC drugs and medicines. This change only applies to OTC drugs and medicines you paid for after December 31, 2019.

How does the FSA reimburse orthodontia?

The IRS knows that orthodontia is different from other types of health care. With orthodontia,

orthodontist gives you a coupon book or a monthly statement of expenses. You must submit the coupon or itemized statement with a completed claim form. You'll do this as the service is provided.

2. **Monthly Payment Option (Auto Pay)** – If your plan allows, you can set up Auto Pay for recurring monthly reimbursements. To do this you must include a copy of the orthodontia contract or agreement* with your first claim form. Make sure to check the box to set up automatic monthly reimbursements. Once we process the first claim, we'll automatically reimburse you each month, based on your agreement. You don't have to submit a claim form for each visit. We use the agreement to set the monthly amount that you'll receive from your FSA. This automatic reimbursement will be in place for the length of the agreement. You just need to be enrolled in the FSA and have funds available. You'll receive the monthly payments on or about the due date stated in your agreement.

*You'll need to get a payment contract or agreement from your orthodontist. That agreement must include:

- o Patient name
- o Date that the service begins
- o Duration or length of treatment
- o Cost of the initial banding work
- o Amount you must pay each month

If you use Auto Pay, you can't use your Inspira Card for these expenses.

3. **Total Payment Option** – If your plan offers this option, you can receive reimbursement for the full amount if that's what you paid. We'll reimburse you up to your FSA election amount, minus any previous FSA payments. If you have sent in other claims, make sure to check your FSA balance. You can do this online. This will let you know how much you have available.

With this option, you must include a copy of your paid receipt. You also need to include an itemized statement. This must include:

- o Provider name
- o Patient name
- o Date treatment started
- o Amount you paid
- o Amount insurance will pay

You can only submit the total payment once for reimbursement.

I have Auto Pay for orthodontia but I'm not re-enrolling in the health care FSA. Can I get reimbursed during the grace period?

If your plan has a grace period, Auto Pay will continue to pay with funds that you have left in your FSA. This will happen for the first two months of the grace period. The third month will have no payment activity. Payment for Auto Pay is only for a full month. Since the grace period is two and a half months, the third month is not a full month for payment. If you didn't re-enroll in the FSA, you won't receive payments after this.

May I submit eligible health care expenses incurred by my spouse and dependents?

Why do I have to show that an expense was medically necessary?

There are some products or services that aren't always used for medical care. Some products may be used for general health reasons. Two examples are massage therapy and weight loss programs. If you use the product or service to treat a medical condition, you'll need to show that. This is "evidence of medical necessity." You can submit a prescription or letter from your health care provider. You can also have your health care provider complete and sign a Letter of Medical Necessity form. You can find this form the **Documents & Forms**.

Can I pay my spouse's health insurance premiums through my health care FSA?

No. Premiums aren't an eligible expense for the health care FSA. You can view a list of common eligible expenses on this website. For more information, visit www.irs.gov. There you can view IRS Publications 969 and 502.

— Inspira Card

What is an Inspira Card?

The Inspira Card is your account debit card. It helps make it easier for you to spend the money in your Inspira account. You can use this card to pay for eligible expenses.

Eligible expenses may include doctor and dentist visits, hospital stays, prescriptions, and hearing and/or vision care. Or your plan may only allow prescription expenses. Be sure to review your plan to determine what's eligible.

Some employers may also offer the Inspira Card with a dependent care FSA. In order for your card to work, the merchants and providers must accept Mastercard®.

What are the benefits of using an Inspira Card?

There are four key benefits to the Inspira Card.

1. Immediate payment from your account – When you use the card, it automatically uses the money in your Inspira account to pay for eligible expenses.
2. Increased personal cash flow – When you use your card you don't have to pay out of pocket.
3. Reduced claim filing – You won't have to submit a claim for your expenses and wait for reimbursement. However, you should still keep all of your itemized receipts and Explanations of Benefits (EOBs). We may ask you to submit them.
4. Ease of use – Simply select your eligible expense and provide your card for payment.

How does my Inspira Card work for health care expenses?

You can use your Inspira Card to pay for eligible health care products and services. If you have a health care FSA, you can use your card for eligible expenses that you incur during the plan year. If you have an HSA, you can use the card for eligible expenses that you incur after your HSA is opened.

You can only use the card at merchants and providers that accept Mastercard® and health care cards. This generally includes doctor and dental offices, hospitals, pharmacies, and

You should always keep all of your itemized receipts and Explanations of Benefits (EOBs). There may be times when we ask you to show that a card purchase is eligible.

How does my Inspira Card work?

When you're ready to pay for an eligible expense, simply provide your card for payment. You can choose "credit" or "debit." Your transaction will process like any other credit or debit card purchase. If you're buying eligible and ineligible items at the same time, you'll have to use another form of payment for the ineligible items. You should always keep all of your itemized receipts and Explanations of Benefits (EOBs). There may be times when we ask you to show that a card purchase is eligible.

Your card is good for five years as long as you're an Inspira member. You don't need a new card when you move from one Inspira plan to another. Your election amount is simply deposited into your account and available on your card.

I just received my Inspira Card. Do I have to use the card for all of my eligible expenses?

No. You don't need to use your card for all eligible expenses. You can always use another form of payment for your expenses and submit a claim to pay yourself back. You can do this online, through the Inspira Mobile app, or complete a paper claim form and fax or mail it to us.

Where can I use my Inspira Card?

You can use your card at qualified merchants where Mastercard® is accepted, and where merchants can process health care cards. This may include doctor and dental offices, hospitals, pharmacies, and hearing and vision care centers. You may also use your card at some discount and grocery stores.

How do I order a card for my spouse or dependent?

Go to your **Account Settings** and select **Inspira Card** to get started.

How do I activate my new card?

If you receive a new card, call the number listed on the activation label. Then enter your card number followed by the # sign. You'll then enter the last four digits of your Social Security number (SSN). If your SSN is not accepted, you may need to enter the last four digits of your Employee ID number. Once you finish these steps, your card will be activated.

After I activate my card, when can I start using it to pay for eligible expenses?

You can use your card as soon as you activate it. But you'll need to have funds in your account to use the card. You can view your account balance online or through the Inspira Mobile app. You'll use the same username and password for both.

If I activate my card and then order a card for my spouse or dependent, do they need to activate their new card?

No. If your card is already active, your spouse or dependent does not need to activate their new card. This means your spouse or dependent should be able to use their card as soon as

If I receive a replacement card, do I need to activate it?

Yes. If you receive a new card with an activation label, you must activate the card before you can use it. You'll get a replacement card when your current card expires or if you report your card as lost or stolen.

If I can't activate my card, how many attempts can I make in a day?

You shouldn't have a problem activating your card. However, you can make two attempts to activate your card each day. If you're unable to activate your card after the second try, call us at the number on the back of your card.

What should I do if I have trouble activating my card or if I have more questions?

Please call Inspira Customer Service. The number is on the back of your Inspira Card.

Should I select "debit" or "credit" when using my Inspira Card?

If the merchant or provider allows you to select "debit" or "credit," either option will work. This means you may choose "credit" and sign the receipt. If you select "debit," you'll need to enter a Personal Identification Number (PIN). To create or change your PIN, call **1-888-999-0121**.

How do I change my PIN for my Inspira Card?

Call Card Services at **1-888-999-0121**. You'll be asked to enter your card number, the three-digit security code (located on the back of your card) and your five-digit zip code. Then you must enter a **new four-digit PIN**. To do this, enter four digits of your choice. To confirm your PIN, re-enter your four digits. Once you create your PIN, you can use it right away.

Please make sure to remember your PIN, as you won't receive a confirmation of it.

When will I have to use a PIN for my card transactions?

Whenever you use your card as "debit," you'll have to enter your PIN. You're not required to select "debit"; you can use your card as "credit." However, some merchants may only let you use "debit."

Why do I need a PIN?

When you use your card as "debit," you need a PIN to complete the transaction. Also, having a PIN can decrease the risk of fraudulent use of your card if it's lost or stolen.

You're not required to select "debit"; you can use your card as "credit." However, some merchants may only let you use "debit."

How do I know when a PIN is required?

When you swipe your card, you'll be prompted if a PIN is required. You're not required to select "debit"; you can use your card as "credit." However, some merchants may only let you use "debit."

What if I forget my PIN?

You can call **1-888-999-0121** to create a new PIN at any time.

Will my spouse or dependents need a different PIN for their debit card?

create a PIN?

If your dependent calls to create a PIN, this new PIN will be the PIN for all cards on your account. If you had already set up a PIN, that PIN won't work anymore. When anyone creates a new PIN, it will override the PIN previously created.

What happens if I don't remember my PIN and the merchant requires that I use one?

If you can't remember your PIN, you should still be able to use your card as "credit." If you're unable to use your card as "credit," you can pay for the eligible expense with cash, check or personal credit card. Then submit a claim to pay yourself back.

Now that my card will have a PIN, can I withdraw funds at an Automatic Teller Machine (ATM)?

No. The card won't work at an ATM.

Now that my card will have a PIN, can I get cash back when using the card at a merchant?

No, you can't get cash back with your card. You can only use the card to pay for eligible expenses.

What should I do if my Inspira Card isn't accepted?

There's more than one reason why you may not be able to use your card.

- The expense may be ineligible under your plan.
- A merchant or provider may not accept Mastercard®.
- The merchant may not be able to accept health care cards.
- Your account balance may not cover the expense.
- Your card may be suspended. This only applies to Flexible Spending Accounts (FSAs) and Health Reimbursement Accounts (HRAs). We have to suspend cards when we don't receive information from you to show that a card purchase is eligible.

If you're unable to use your card, you can use another form of payment. If your expense is eligible, you can submit a claim to pay yourself back. You can do this online, through the Inspira Mobile app, or complete a paper claim form and fax or mail it to us.

Can I buy over-the-counter (OTC) items with the card?

You may be able to use your Inspira Card to pay for OTC items, supplies, drugs and medicines, if they're considered eligible under your plan.

Can I use my Inspira Card to purchase eligible items online?

Yes. You can use your card for online purchases of eligible items. Just make sure to keep your receipts.

What happens if I don't have enough money in my account to pay for an eligible expense?

If you don't have enough funds in your account, your Inspira Card will be denied. You could check your balance and ask the merchant to charge your card just for the amount that you have available. Then you would pay the balance with another form of payment. If funds

we need more information about the card transaction. We may ask you to send documentation to verify that your expense is eligible.

I used my Inspira Card to pay for my eligible dental expense from my health care FSA. My dentist overcharged me. How should I fix this?

If your dentist overcharged you, you'll have to work with your dentist to fix this. Your dentist will have to return the amount they overcharged you. The dentist should credit the amount back to your Inspira Card. If the dentist won't put the money back on your card, your account will remain in an overpayment status. As you submit claims for other eligible expenses, they'll offset your overpayment amount. You can also send in a check to pay back your account. Make the check payable to Inspira Financial and mail it to us. You can find our mailing address on the Contact Us page.

Why did I receive a request for documentation for my Inspira Card purchases?

Generally, we send a request for documentation when we're unable to verify if one or more of your card purchases is eligible. This can happen when the amount you paid doesn't match your copay amount or you paid an "estimated" or "pending" amount. It can also happen when we receive a description of the expense from the merchant or provider that doesn't clearly tell us what you paid for. All you need to do is send us documentation that shows the following:

- Date of purchase or service
- Amount you were required to pay
- Description of the product or service
- Merchant or provider name
- Patient name (if applicable)

For more information on what to send, see *"I received a request for documentation for my card purchases. What do I need to send?"*

We'll let you know in the letter the date that we need you to respond. If you don't respond by this date, we'll have to suspend your card. While your card is suspended, you can't use it for that account. However, you can still pay for eligible expenses out of pocket and submit a claim to pay yourself back.

I received a request for documentation for my card purchases. What do I need to do?

You have three options:

1. Send us the documentation for your card purchase.

You can do this online, through the Inspira Mobile app, or by fax or mail. If you're sending documentation online, you'll need to send it to us in PDF format. Your documentation needs to include the following:

- Date of purchase or service
- Amount you were required to pay
- Description of the product or service
- Merchant or provider name
- Patient name (if applicable)

itemized receipt or statement for the expense. It must show:

- Date of purchase or service
- Amount you were required to pay
- Description of the product or service
- Name of the merchant or provider

Generally, we won't ask you to send information for your prescriptions. But if we do, send your prescription drug receipt that includes the pharmacy name, patient name, prescription name, date the prescription was filled, and the amount you paid.

Note: We can't accept a cancelled check, credit card receipt, or billing statement that shows "previous balance," "balance forward," "estimated," "filed," or "pending insurance."

2. Send us another expense.

If you have another expense that you incurred in the same plan year and paid out of your pocket, you can use that expense to help cover the one in question. Just send us documentation for that expense. You can do this online, through the Inspira Mobile app, or by fax or mail.

3. Pay back your account.

Just send us a personal check or money order with a copy of the letter. Make it payable to Inspira Financial.

You'll want to provide the documentation or payment as soon as possible. We'll let you know in the letter, the date you need to respond. If you don't respond by that date, we'll have to suspend your card. While your card is suspended, you can't use it for that account. However, once we confirm that the amount you paid was for an eligible expense or receive your repayment to cover the expense, we'll re-activate your card.

I received a request for documentation for my card purchases. How quickly do I need to respond?

You'll want to provide the documentation or payment as soon as possible. We'll let you know in the letter, the date you need to respond. If you don't respond by that date, we'll have to suspend your card. While your card is suspended, you can't use it for that account. However, once we confirm that the amount you paid was for an eligible expense or receive your repayment to cover the expense, we'll re-activate your card.

Where can I view my card transactions?

You can view your card transactions online. Select your account from the "Your Accounts" menu. Then click on Transactions to view your account information and card transactions.

What should I do if my card is lost or stolen?

Call us as soon as possible to report a lost or stolen card. We'll then cancel your card and send you a new one.

If you're worried about identity theft after cancelling your card, you can use Mastercard's Identity Theft Resolution Services at no cost. They can assist you with the process of restoring your identity. Identity Theft Resolution Services include:

- 24/7 access to Mastercard's certified resolution specialists

- Assistance with completing paperwork to alert various parties of the potential fraud
- Education about how identity theft can occur and protective measures to avoid further occurrences

To learn more about the Identity Theft Resolution Services, call the Mastercard Assistance Center at **1-800-MC-ASSIST** (1-800-622-7747).

Note: This information is general in nature for informational purposes only. Please refer to your employer’s plan for specific information about your plan.

– **Managing My Settings**

How do I sign up for or change my account notifications?

At the top of the page, select **Account Settings**. Then select **Account notifications** to get started.

How do I stop paper checks?

If your plan allows, you can link a personal bank account to your Inspira account. This stops paper checks and helps you get your money faster. At the top of the page, select **Account Settings**. Then select **Bank accounts** to get started.

Where can I find a list of eligible expenses?

At the top of the page, select **Help & Support**. You’ll see a link to the eligible expenses on that page.

Where can I view my account notices, statements and tax documents?

At the top of the page, select **Documents & Forms**. Then select **My Documents**.

How do I change my username and password?

At the top of the page, select **Account Settings**. This will take you to your profile where you can update your username and password.

How do I change my security questions?

At the top of the page, select **Account Settings**. This will take you to your profile where you can update your security questions.

Where can I view my account alerts?

At the top of the page, select **Alerts & News**. Then select **Alerts** from the drop down.

Where can I view Inspira news?

At the top of the page, select **Alerts & News**. Then select **News** from the drop down.

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