

Understanding how The Difference Card works with my Flexible Spending Account

How does The Difference Card work with an FSA and my Difference Card plan funded by my employer?

The technology on the card knows where and what is being swiped for when you use the card. Because of this smart technology, the card will automatically pull funds from the proper account (ie: the employer funded account or the FSA) based on the swipe.

What if I do not want to use my FSA money for a specific transaction, but I have to swipe my Difference Card at the point of service?

The card will automatically pull funds from the FSA. This functionality cannot be turned off. If you do not want to use your FSA dollars, pay for the transaction out of pocket, then submit for reimbursement. Submit a manual claim to The Difference Card and check the box that states you do not want to use your FSA funds. Or, you can ask the provider to only swipe The Difference Card for the amount under "Difference Card Pays" in your Summary of Benefits Chart, and you can pay the remainder with a personal form of payment.

What is the process for requesting reimbursement for both FSA and Difference Card transactions?

There are two forms for requesting reimbursement: one for FSA claims and one for claims on The Difference Card. Please complete the appropriate form based on the expense. If it's both, you can use The Difference Card form for both. It allows for you to request any remaining balance be applied to your FSA. (Forms & example documentation are listed on the following pages.)

How are reimbursements processed?

Reimbursements are processed between 4-12 business days. Members can choose to receive a paper check or direct deposit (if your employer allows it).

Why was my FSA claim denied?

The most common reason an FSA claim is denied is for an ineligible expense. Please refer to the approved FSA Eligibility List to make sure your expense is qualified: differencecard.com/FSA/FindEligibleItems. Your claim may also be denied if you provide insufficient documentation (ex. A member only submits receipt showing dollar amount with no claim information). Please provide detailed documentation showing what was purchased or an EOB with detailed visit/service information so that our team can properly determine that it is FSA eligible.

What if FSA funds were used to pay for an expense that should have been covered on The Difference Card?

This scenario would be reconciled once The Difference Card has received documentation for the claim. The money would then be properly credited to the employee FSA and debited from the employer-funded Difference Card account automatically.

I still have questions. What should I do?

The Difference Card is here to help you get the most out of your FSA and employer-funded accounts. We are happy to answer any questions you may have! Our Customer Care Team is available Monday through Friday, from 8AM to 8PM EST. You can reach them through phone, email or live chat:

- PHONE: 888.343.2110
- EMAIL: customercare@differencecard.com
- CHAT: Log into your account to live chat with a Customer Care rep.