

# Consumer Accounts MasterCard® Card

## Frequently Asked Questions about the UnitedHealthcare Consumer Accounts MasterCard® Card

### 1. What is the Consumer Accounts Card (CAC)?

A special purpose debit card offered to you by UnitedHealthcare (at your employer's request), that you can use to help pay for eligible expenses quickly and conveniently from a tax-advantaged account. Eligible expenses may include such things as:

- Pharmacy prescriptions
- Office co-payments
- Eligible over-the-counter (OTC) health care items (visit [myuhc.com](http://myuhc.com) for a list of eligible 213(d) expenses)
- Deductibles, coinsurance

Types of tax-advantaged accounts include:

- Health Care Flexible Spending Account (FSA)
- Health Reimbursement Account (HRA)
- Dependent Care Flexible Spending Account
- Or a combination of these accounts

### 2. What types of expenses can the card be used to cover?

Many of the expenses covered by your employer's benefit plan (HRA plan or FSA plan) can be paid by using your CAC. Certain expenses like:

- Prescription drugs
- Over-the-counter (OTC) items
- Co-payments
- Coinsurance and/or deductible amounts at in-network medical, dental and vision providers
- Dependent care expenses (if your employer offers a Dependent Care FSA and you have elected the account)

There are some restrictions when using the card. See your enrollment materials and the materials that came with your CAC for more information.

### 3. Where can you use the card?

Your card may be used at a variety of locations based on the parameters of your employer's benefit plan(s). In general, your card may be used at hospitals, doctor's offices, many retailers and grocers, pharmacies and some dependent day care centers. Review your enrollment materials to better understand how the card works with your employers benefit plan(s).

### 4. Have any enhancements been made to the card recently?

Recent guidance from the IRS has clarified substantiation requirements for debit card transactions and has approved the Inventory Information Approval System (IIAS) as a method for retailers to identify and substantiate eligible expenses. This enhancement may significantly increase the number of locations you can use the CAC to purchase over-the-counter items.

After 1/1/09, you and your covered dependents may be able to use the card at many retail, grocery, discount stores and pharmacies to purchase over-the-counter items. In addition, the card can be used online at [drugstore.com](http://drugstore.com) (a link is found on [myuhc.com](http://myuhc.com).)

For a list of participating merchants that are currently IIAS certified, visit [www.SIG-IS.org](http://www.SIG-IS.org) and select "Merchant List"

### 5. How do you activate the card?

- Terms and Conditions are included with the card(s)
- You must sign the back of the card and call the toll-free number on the activation sticker
- Only one phone call is necessary to activate all cards

NOTE: You must wait until the plan's effective date before attempting to activate the card and you can not use the card until one full business day after activation.

### 6. What if you choose not to activate your CAC?

- For your protection, you should destroy the card by cutting it in half
- In lieu of using your card, you will need to submit claims reimbursement forms from your tax-advantaged account(s) in order to be reimbursed for expenses. The form is available on [www.myuhc.com](http://www.myuhc.com). In addition, you may also log-on to [www.myuhc.com](http://www.myuhc.com) and select to have your medical claims automatically submitted to your account for reimbursement by using the 'Auto-Rollover' feature (as applicable to plan design).

NOTE: You should review your enrollment materials or log onto [myuhc.com](http://myuhc.com) to familiarize yourself with reimbursable services and products eligible for use with the Consumer Accounts Card.

**7. Who can use the Consumer Accounts Card?**

You and any eligible dependent(s) can use the card at approved locations. Two cards are sent for convenience. Additional cards may be requested by calling CAC Customer Service at 1-866-755-2648.

**8. Can the card be used to pay for bills you receive in the mail?**

Yes. If the merchant or provider accepts the card, you can provide the card number, expiration date, and any other information requested to pay eligible expenses. You should be sure the charged amount is correct prior to providing your card number for billed expenses at UHC medical, dental or vision providers. Explanation of Benefits should be reviewed to make sure the amount due on the bill matches your portion of financial responsibility.

**9. Should I enter “debit” or “credit” at the point of sale?**

Credit. Even though it says debit on the card, it does not require a PIN (personal identification number) for processing, so “credit” should be selected.

**10. If the account balance is less than the item being purchased, will the card still work?**

Yes, if the merchant allows partial authorizations, the card will access only the remaining funds in the account. For example, if the item cost is \$20, and there is only \$10 in the account, you can use the card to fund \$10, and then pay for the remainder of the transaction out-of-pocket. (Note: not all merchants allow partial authorization.)

**11. Can the card be used to access prior year FSA/HRA account balances?**

No. It can only access the available balance in the current FSA/HRA plan year. Prior year funds can be accessed with our automatic rollover option, (if activated), or you may submit copies of the receipts along with a reimbursement form to our claim center. Forms can be obtained from myuhc.com

**12. How long is the Consumer Accounts Card valid?**

It is valid for four years from the date of issuance if you continue to enroll each plan year. The expiration date can be found on the front of the card. New cards will automatically be issued 45 days prior to card expiration date.

**13. What happens if the CAC doesn't work, or is declined?**

You should choose another payment method and save the receipt and submit the claim manually along with a claim reimbursement request form. Forms can be obtained from myuhc.com or CAC Customer Service at 1-866-755-2648.

**14. What are some reasons why a Consumer Accounts Card transaction may be declined?**

- The card is not activated
- One business day has not passed since activation
- The transaction is not for an eligible service or it does not match a pre-defined benefit co-pay amount, as required by the plan
- The transaction is for a non-eligible charge that was not elected in your company's plan
- The transaction cannot be substantiated in real time at the pharmacy
- The retailer does not accommodate partial authorization and the remaining funds in the account do not cover the expense
- There is a problem with the merchant's card terminal
- It is an invalid location, e.g. a gas station or electronics store

**15. Is it possible to have a negative balance in a FSA and/or HRA?**

Yes. The transaction information for the Consumer Accounts Card is updated daily. However, there could be an instance when the card is used on the same day that a manual/auto-rollover claim is received and the total amount of both services results in a negative balance in the account. If this occurs, we will advise you of overpayment procedures.

**16. What if your card is lost or stolen, or you suspect fraudulent activity?**

You should call CAC Customer Service immediately at 1-866-755-2648. If the incident is reported to us within four (4) business days, you will not be liable for fraudulent use. If not, you may be liable for a maximum of \$50. It is your responsibility to monitor account activity and report any unusual or fraudulent transactions to UnitedHealthcare®. Once reported, it will be deactivated immediately and new card(s) will be reissued.

**17. Is there a separate paper statement for the Consumer Accounts Card?**

No. Transactions can be viewed on the FSA/HRA statement or online at myuhc.com.

