

### What if my doctor's office doesn't take Visa?

Pay by personal check or cash. Be sure to get a receipt. Then file a manual reimbursement request to Humana for the amount you spent. Log on to MyHumana, go to the "MyBenefits" section, then select FSA or PCA. Go to "Claim form," print it, fill it out and return it to the address on the form.

### Can I use my HumanaAccess card to pay for expenses incurred in the previous plan year?

No. Your card balance reflects only your current FSA/PCA funds. To find out how to use last year's funds during the allowed grace period, call the FSA/PCA Customer Service number on the back of your card.

### If I have both an FSA and a PCA with Humana, which account will be used first to pay my expenses?

Your employer decides which account is used first. Ask your employer for more details or review your medical plan documents.

## 5. Your FSA and PCA

### How do I know how much is in my FSA/PCA account?

To view your current balance and account activity, log in to MyHumana, your password-protected personal home page on [www.humana.com](http://www.humana.com), and click the FSA and/or PCA link in "MyBenefits." Or you can call 1-800-604-6228 to check your balance. It's a good idea to know your account balance before using your HumanaAccess card, to make sure there are sufficient funds to cover your entire expense.

### What if my health expense is more than the amount in my FSA and/or PCA?

In this case, the card transaction will fail. Pay the entire amount by some other means, and then send a claim to Humana for reimbursement. Check your account balance often so you'll have a good idea of how much money is in your FSA and/or PCA.

### Do I need to save my itemized receipts?

Yes! The IRS requires proof (substantiation) that expenses are qualified. For your convenience, Humana automatically verifies expenses in most cases, but Humana may ask you to submit receipts to verify an expense.

## 6. General information

### Where do I go if I have questions?

Go to Humana's Website, [www.humana.com](http://www.humana.com), and click the FSA and/or PCA link in "MyBenefits," or call Customer Service at 1-800-604-6228 between 8 a.m. and 7 p.m. EST.

### Does this card work like other Visa cards?

No. You can only use this card for qualified expenses at health care related locations. You pay no interest or annual fees. You can't get cash from an ATM with this card, and you can't get cash back when you swipe the card.

### What if I lose my card or need additional cards?

Call the Humana FSA/PCA Customer Service number, 1-800-604-6228 and a new card will be issued.

### Will I get a new HumanaAccess card each year?

Yes. Your card expires at the end of the current plan year. You'll receive a new card next year if you choose a Humana FSA or PCA again.

### What happens when my FSA/PCA funds are gone?

Once you use up your funds, you are responsible for health care expenses until you reach your deductible. Then you pay your coinsurance percentage. If you reach your maximum out-of-pocket, the plan pays 100 percent for qualified services. Be sure to keep your card until it expires, even if you've spent all your FSA and PCA funds.



To find out more about qualified health care expenses, go to the IRS Website, [www.irs.gov](http://www.irs.gov), and look up Publication 502, titled Medical and Dental Expenses.



Save all of your receipts. You are responsible for verifying that the claims were qualified expenses, upon request by the IRS.

**HUMANA**  
Guidance when you need it most

Humana Plans are offered by the Family of Insurance and Health Plan Companies including Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc., The Dental Concern, Inc., The Dental Concern, Ltd., Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. – A Health Maintenance Organization or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Insurance of Puerto Rico, Inc., Emphesys Insurance Company, or HumanaDental Insurance Company or administered by Humana Insurance Company or HumanaDental Insurance Company

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Emphesys Insurance Company, or insured or administered by Humana Insurance Company, or HumanaDental Insurance Company

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description) for more information on the company providing your benefits.

Our health benefit plans have limitations and exclusions.

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## Important Information for Cardholders!



## Here's your NEW HumanaAccess<sup>SM</sup> Visa<sup>®</sup> card

Your HumanaAccess card gives you a quick, convenient way to pay health care expenses using FSA/PCA funds.

### Three important points to remember:

1. Activate your card right away
2. Press CREDIT when you swipe it, even though it's a debit card
3. Save all receipts to verify eligible expenses.

### Look inside for more information:

1. How to activate your card and get started
2. Using the card
3. Paying for pharmaceuticals
4. Paying doctors and other health care providers
5. Your FSA and PCA
6. General information

You need to activate your card before you can use it.

**Call 1-888-894-2201 to activate.**

## Five fast facts before you use your HumanaAccess<sup>SM</sup> card:

- 1. Activate your HumanaAccess card now.** You never know when you'll need it!
- 2. Every time you use the card, save your itemized receipt.** You may need to send a receipt to Humana to verify your expense, as required by the IRS.
- 3. To avoid failed transactions, read Section 2 "Using the card,"** which contains information about qualified items and locations. For example, some large discount and department stores may not be set up as approved locations, even though they provide qualified products or services.
- 4. When swiping the card,** select credit as the type of transaction. Your card does not have a PIN.
- 5. If you have questions about your Humana FSA or PCA,** call the customer service number on your card.

### 1. How to activate your card and get started

#### How do I activate the HumanaAccess card?

As soon as you receive your card, call toll-free 1-888-894-2201. Also, sign the card right away. If two cards are enclosed, you need to activate only one for both to work. To activate the card, enter the 16-digit card number, the last four digits of the subscriber's Social Security number, and the card expiration date. By activating the card, you accept the terms and conditions in The Cardholder Agreement.

#### When can I start using the HumanaAccess card?

Once your plan is effective, and you have activated the card, you can use it immediately.

#### Does all the money I contribute need to be in my FSA/PCA before I can use it?

Once you activate your card, you can use the full amount of your annual contribution (your annual Humana health care Flexible Spending Account (FSA) election, and/or the total amount your employer contributes to your Personal Care Account (PCA)), minus any reimbursements approved before you activated the card. Qualified expenses will be deducted from that total amount as you use your card.

### 2. Using the card

#### What health care expenses can I pay for with my FSA/PCA funds?

You can use your card to pay for qualified (IRS approved) health care FSA and/or PCA expenses only, such as:

- Coinsurance and insurance deductibles
- Routine and preventive physicals
- Hospital charges

- Other medical supplies such as braces and walkers
- Physical therapy, speech therapy, podiatrist and chiropractic expenses
- Urgent care and emergency room visits
- Participating pharmacy purchases (may only apply if you have a Humana prescription drug benefit and only for covered prescriptions)
- Free-standing vision care center purchases (only if your employer includes vision care as a qualified expense; the card doesn't work in the vision care section of department stores or other large retailers)

Please refer to your employer's benefits documentation to confirm expense eligibility.

#### What expenses are NOT qualified?

Health care expenses not qualified are:

- Teeth whitening products/procedures
- Most cosmetic surgeries
- Health club memberships

*Note: You can't use the card at non-health related locations such as restaurants, gas stations, and bookstores.*

#### Should I select "debit" or "credit" when swiping my HumanaAccess card?

Select "credit." (Even though "debit" is printed on the card, the card doesn't have a PIN. You must push credit and sign for the transaction.) You can't get cash with the HumanaAccess card.

#### If my HumanaAccess card doesn't work, what could be wrong?

The failure could be due to any of the following:

- You're using the card for an unqualified expense.
- You haven't activated the card.
- There isn't enough money in your FSA and/or PCA to completely cover the expense.
- You included unqualified items in your purchase at the pharmacy. (Try the transaction again with the qualified items only.)
- You tried to purchase a prescription for someone not covered under your prescription drug benefit.

### 3. Paying for pharmaceuticals

#### How do I use my HumanaAccess card at the pharmacy?

1. Present your card for payment or swipe it through the credit card machine.
2. Select "Credit" as the transaction type.
3. Sign the receipt, and save it for your records.
4. The funds are taken out of your FSA and/or PCA automatically.

#### How do I use the card for online or mail-order prescriptions?

Enter the HumanaAccess card 16-digit account number and expiration date on the order form, as you would for any other Visa card transaction.

#### Can I use my card to buy health care related items over the Internet?

Yes, as long as the items are for qualified health care expenses.

### 4. Paying doctors and other health care providers

#### What if my doctor wants payment at the time of service?

Some doctors may request payment at your visit. Just use your HumanaAccess card to make the payment.

#### If I overpay my doctor, how do I get reimbursed?

If you overpay your doctor with your HumanaAccess card, you should return the overpaid amount to your account. Ask the doctor's staff to credit your card. If the doctor sends you a reimbursement check instead of crediting your account, endorse the check to your FSA/PCA account and mail it to Humana Spending Account Administration, P.O. Box 19068, Green Bay, WI 54307