

# The EBS One Card

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Understanding how the EBS One Card works is the key to its success. The One Card is a convenient payment method...you simply swipe the card without incurring an out-of-pocket expense! Behind the scenes, the provider is paid and the amount is deducted from your account balance. You don't have to file a claim form for reimbursement—the payment function is fully automated.

The IRS requires that each time you use your EBS One Card, the transaction must be substantiated. That means you must be able to prove you used your One Card to pay for a Plan eligible item or service. Fortunately, technology behind the Card automatically substantiates the vast majority of your transactions. For transactions that cannot be automatically substantiated with supporting technology, you will receive a Request for Information (RFI) Letter asking you to send in copies of your receipt and necessary documentation.



## Purchasing “Items” with the One Card

When you purchase “items” with the One Card, such as over-the-counter (OTC) items, they may be auto-substantiated if the merchant uses a special bar-coding system called Inventory Information Approval System (IIAS). You will not be sent an RFI Letter for transactions that are automatically substantiated. A list of merchants who comply with IIAS is available on our website.

Eligible OTC items classified as not drugs and medicines (such as band-aids) have the IIAS bar-codes directly on the product. These items may be purchased with the One Card; no additional rules apply.

The IRS states that OTC items classified as drugs and

medicines (such as cough syrup) are only eligible if they are accompanied by a doctor's prescription. To pay for eligible drugs and medicines that are accompanied by a doctor's prescription with the One Card, additional rules apply; such as: 1) the pharmacist must assign an Rx number; and 2) the pharmacist must retain a record of the Rx with the transactions details. Only if all rules are met can eligible OTC drugs and medicine be paid for with a One Card. If the pharmacy is unable to meet the IRS rules, you must pay for the items out-of-pocket, then submit a claim form with the proper documentation including the doctor's prescription.

## Paying for “Services” with the One Card

Paying a doctor's office copay is an example of paying for “services” with the One Card. The IRS does offer some auto-substantiation guidance for services, such as storing your copayment amounts in our system, and remembering if you've had an identical appointment at a specific office. However, in some cases, services provided at a medical, dental or vision office cannot be auto-substantiated. In these cases, you will receive an RFI Letter asking for copies of your receipt and necessary documentation.

## Important One Card Tips

- Keep all receipts associated with your One Card in a central location, and promptly reply when asked for a copy.
- The IRS states that services are eligible for reimbursement after the services have been rendered. Prepaying for services such as weight-loss or fitness memberships is not allowed.
- The One Card will be mailed directly to your home address. READ all information enclosed with the Card, and sign the Card to agree to the terms.
- If a merchant will not accept the Card, simply pay out-of-pocket and submit for reimbursement.

***Remember—the One Card is cashless, but not always paperless! Be prepared to submit copies of your receipts and other documentation when requested.***