NueSynergy
CUSTOMER FOCUSED & TECHNOLOGY DRIVEN

NueSynergy Debit Card

The NueSynergy benefits debit card provides a convenient method to pay for out-of-pocket medical expenses for you, your spouse and/or any tax dependents. The IRS imposes strict regulations on where the NueSynergy benefits debit card can be used and when follow-up documentation is required to substantiate a qualified expense. The card is a convenient benefit, but it is important that you take a moment and understand how it works.

Where is the NueSynergy benefits debit card accepted?
Participants can use the debit card at qualified merchants (as determined by the employer's plan document) to pay for:

- Office visit co-pays
- Deductible-related expenses
- Prescriptions
- Dental work (including orthodontia)
- Eyeglasses & contacts

How does NueSynergy verify that the benefits debit card is used only for qualified expenses?
The IRS-imposed limitations help ensure that the card is used only for qualified expenses. When the card is swiped at a qualified merchant and there is a sufficient balance available in the participant's benefit account, the qualified purchase will be paid directly from the reimbursement account.

The IRS requires participants to keep all receipts for benefit account expenses for seven years in the event of a tax audit. If there is a discrepancy or unusual transaction amount, NueSynergy is required by the IRS to verify the transaction. If a transaction cannot be electronically substantiated a participant will be sent a notification via email to submit a third-party receipt showing the date of service, description or type of treatment and the amount owed.

All plan communication pertaining to your account activity is provided solely via email at the www.NueSynergy.com website. It is important to notify NueSynergy if you change your email address.

What are the advantages of using the NueSynergy benefits debit card?
Participants who use the card at qualified merchants may pay for eligible expenses without having to submit a claim and wait for reimbursement. Participants can logon to www.NueSynergy.com for real-time, online account information including balance, deposits made to date and a list of pending and completed payments.

Recurring benefit debit card expenses for the exact amount at the same provider can be set up as a recurring transaction. When you submit your initial documentation, please include a note stating the transaction will be a recurring expense. This will prevent the need for additional documentation on future purchases of the same item purchased at the same provider.

Does the participant always have to use the NueSynergy benefits debit card for claim reimbursement?
No. There will be times when a merchant does not accept the benefits debit card. This does not mean that the expense is not eligible. Participants will need to pay for the expense from their personal funds and then submit a claim for reimbursement. Claim forms are provided to participants at Open Enrollment and can be found at www.NueSynergy.com.

How do I send my required documentation for substantiation of my NueSynergy benefits debit card transactions?
You can submit documentation by using NueSynergy Mobile or your member portal at www.NueSynergy.com.

*The debit card is not offered with all plans.