

# myFBMC Card<sup>SM</sup> Visa<sup>®</sup> Card

The myFBMC Card<sup>SM</sup> Visa<sup>®</sup> Card is issued by First Horizon.



The myFBMC Card<sup>SM</sup> will be issued to all TBR employees who participate in a Medical Expense Flexible Spending Account (FSA). TBR employees can start using the myFBMC Card<sup>SM</sup> on April 1, 2009.

The myFBMC Card<sup>SM</sup> is a convenient reimbursement option that allows FBMC to electronically reimburse eligible expenses under your employer's plan and IRS guidelines. Because it is a payment card, when you use the myFBMC Card<sup>SM</sup> to pay for eligible expenses, funds are electronically deducted from your account. There is no annual or transaction fee for using the card.

## myFBMC Card<sup>SM</sup> advantages

You can use the myFBMC Card<sup>SM</sup> for your eligible Over-the-Counter (OTC) expenses at drugstores. Other advantages include:

- **instant reimbursements** for health care expenses
- **instant approval** of all OTC and prescription expenses, as well as some medical, vision and dental (others require documentation)
- **no out-of-pocket expense** and
- **easy access** to your account funds.

**Note:** You **cannot** use the myFBMC Card<sup>SM</sup> for cosmetic dental expenses or eye glass warranties.

## Using the myFBMC Card<sup>SM</sup>

For eligible expenses, simply swipe the myFBMC Card<sup>SM</sup> like you would with any other credit card. Whether at your health care provider or at your drugstore, the amount of your eligible expenses will be automatically deducted from your Medical Expense FSA account. Effective January 1, 2009, for Over-the-Counter and prescription purchases the card will only be accepted at IAS certified merchants. For all other qualified expenses, such as medical and dental co-payments, the myFBMC Card<sup>SM</sup> will be used normally. To find out if a pharmacy or drugstore near you accepts the card, please refer to the **IAS Store List** at [www.myFBMC.com](http://www.myFBMC.com).

Two cards will be sent to you in the mail; one for you and one for your spouse or eligible dependent. You should keep your cards to use each plan year until their expiration date.

Remember, you can go to [www.myFBMC.com](http://www.myFBMC.com) to activate your card, see your account information and check for any outstanding Card transactions.

Payback through payroll will be used for card transactions that are not substantiated by claims. The card also may be deactivated if claims are not turned in. Participants will also have to pay for expenses that are not determined to be eligible expenses.

**Note:** The IRS requires that every claim be substantiated. Without the card, you must send in documentation to be reimbursed. With the card, many expenses can be automatically identified, such as OTC and prescriptions. Other expenses, although instantly reimbursed, will require submission of supporting documentation. Your monthly statement will identify these in blue, and your account on [www.myFBMC.com](http://www.myFBMC.com) will show them in red.

## What agreement am I making when I use the myFBMC Card<sup>SM</sup>?

For more information about the myFBMC Card<sup>SM</sup>, see the Cardholder Agreement that accompanies it.

## Important documentation with the myFBMC Card<sup>SM</sup>?

You must send in documentation for certain myFBMC Card<sup>SM</sup> transactions, such as those that are **not** a known office visit or prescription copayment (as outlined in your health plan's Schedule of Benefits). When requested you must send in documentation for these transactions showing:

- name of the patient
- name of the service provider
- date of service
- type of service (including prescription name) and
- total amount of service.

**Note:** This documentation must be sent with a **Claim Form** and cannot be processed without it. Like all other FSA documentation, you must keep your myFBMC Card<sup>SM</sup> expense documentation for a minimum of one year, and submit it to FBMC when requested.

You should go to [www.myFBMC.com](http://www.myFBMC.com) to see your account information and check for any outstanding Card transactions. If an outstanding transaction appears in **red** on the Web site or in **blue** in the Outstanding Transaction section of your monthly statement, you must submit the proper expense documentation to FBMC.

## If you fail to send in the requested documentation for an myFBMC Card<sup>SM</sup> expense, you will be subject to:

- withholding of payment for an eligible paper claim to offset any outstanding transactions
- suspension of your myFBMC Card<sup>SM</sup> privileges
- the reporting of any outstanding myFBMC Card<sup>SM</sup> transaction amounts as income on your W-2 at the end of the tax year.