



MMA Blue Card FAQs

What is the MMA Blue Card?

The MMA Blue Card is a special-purpose MasterCard® that gives you an easy, automatic way to pay for eligible health care expenses. The card lets you electronically access the pre-tax amounts set aside in your respective employee benefits accounts such as Flexible Spending Accounts (FSAs).

How does the MMA Blue Card work?

It works like a MasterCard®, with the value of your account contributions stored on it. When you have eligible expenses at a business that accepts MasterCard®, simply use your card. The amount of the eligible purchases will be deducted – automatically – from your account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

How does the MMA Blue Card change how you are reimbursed for expenses?

Before the MMA Blue Card became available, you had to pay for your eligible expenses at the time of purchase, submit claim forms along with all receipts, and then wait for the reimbursement to be processed. Checks were issued and mailed to you. In essence, you “paid twice” – through payroll deduction and then at the point of sale – then you had to wait for reimbursement.

However, with the MMA Blue Card, you simply swipe your Card, and the funds are automatically deducted from your respective benefit account(s) for payment. The Card eliminates most out-of-pocket cash outlays and paperwork, as well as the need to wait for reimbursement checks.

Is the MMA Blue Card just like other MasterCards®?

No. The MMA Blue Card is a special-purpose MasterCard® Card that, when used with a Flexible Spending Account, can be used only for eligible benefits expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

How many MMA Blue Cards will you receive?

You will receive two Cards. If you would like additional Cards for other family members, you should contact The Spending Account Service Center.

Will you receive a new MMA Blue Card each year?

No, you will not receive a new Card each year. If you will again have a benefit associated with the Card for the following plan year – and used the Card in the current benefit year – you will simply keep using the same Card the following year. The Card will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account(s) you have.

What if the MMA Blue Card is lost or stolen?

You should call the Spending Account Service Center to report a Card lost or stolen as soon as you realize it is missing, so they can turn off your current Card(s) and issue replacement Card(s). There may be a fee for replacement cards.

Getting Started and Activating Your Card

How do you activate the Card?

You should call the toll-free number on the activation sticker on the front of the Card.

You can use both Cards once the first Card is activated – you do not need to activate both. You should wait one business day after activation to use your Cards. Each Card user should sign the Card with his or her own name.

What dollar amount is on the MMA Blue Card when it is activated?

For Health Care FSAs, the dollar value on the Card will be the annual amount that you elected to contribute to your respective employee benefit account(s) during your annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as you use your Cards or submit manual claims.

Some other types of accounts, like Dependent Care FSAs, and Commuter accounts, are funded incrementally, so it is especially important to be aware of account balances to avoid Card declines at the point of service.

Using the Card

Where may you use the MMA Blue Card?

IRS regulations allow you to use your MMA Blue Cards in participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA/HRA-eligible items at checkout and accept MasterCard® prepaid cards. Eligible expenses are deducted from the account balance at the point of sale. Transactions are fully substantiated, and in most cases, no paper follow-up is needed.

Some plan designs may also allow you to use your Cards in pharmacies that have certified that 90% of the merchandise you sell is FSA/HRA-eligible. However, since these pharmacies cannot identify the eligible items at the point of sale, another form of auto substantiation or paper follow-up will be required.

You may also use the Card to pay a hospital, doctor, dentist, or vision provider that accepts MasterCard®. In this case, MMA™ uses its auto-substantiation technology to electronically verify the transaction's eligibility according to IRS rules. If the transaction cannot be auto substantiated, paper follow-up will be required.

Are there places the MMA Blue Card won't be accepted?

Yes. When being used in conjunction with a Flexible Spending Account, the Card will not be accepted at locations that do not offer the eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores.

Cards will not be accepted at pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that **cannot** identify FSA/HRA-eligible items at checkout. The Card transaction may be declined.

If asked, should you select "Debit" or "Credit"?

Your MMA Blue Card is a prepaid card. But, since there is no "prepaid" selection available, you should select "Credit." You do not need a PIN and cannot get cash with the MMA Blue Card.

How does the Card work in participating pharmacies, discount stores, department stores, and supermarkets?

- Bring prescriptions, vision products, eligible OTCs, and other purchases to the register at checkout to let the clerk ring them up.
- Present the Card and swipe it for payment.
- If the Card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are FSA/HRA-eligible), the amount of the FSA/HRA-eligible purchases is deducted from the account balance and no receipt follow up is required. The clerk will then ask for another form of payment for the non-FSA/HRA-eligible items.
- If the Card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
- The receipt will identify the FSA/HRA-eligible items and may also show a subtotal of the FSA/HRA-eligible purchases.
- In most cases, you will not receive requests for receipts for FSA/HRA-eligible purchases made in participating pharmacies, discount stores, department stores, or supermarkets.

Why do you need to save all your itemized receipts?

You and your other eligible users should always save itemized receipts for FSA purchases made with the MMA Blue Card. You may be asked to submit receipts to verify that your expenses comply with IRS guidelines. Each receipt must show: the merchant or provider name, the service received, or the item purchased the date and the amount of the purchase. The IRS requires that every card transaction must be substantiated. This can occur through automated processing as outlined by the IRS (e.g., copay matching, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted to validate expense eligibility.

How long do you need to save your itemized receipts?

You should save itemized receipts for FSA for at least one year after your transaction date.

What if you lose your receipts or accidentally swipe the Card for something that's not eligible?

Usually, the service provider can recreate an account history and provide a replacement receipt. If a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, you can send a check or money order payable to Trion™ for the amount so it can be credited back to your FSA account.

May you use the MMA Blue Card for prescriptions ordered prior to activating the Card?

No. The Card must be activated prior to the order and/or purchase date of prescriptions. In some cases, you need to wait 1 business day after activating the Card to purchase prescriptions at your pharmacy. For example, if the Card is activated on Tuesday, a prescription can be ordered and picked up on Wednesday.

May you use the MMA Blue Card if you receive a statement with a Patient Due Balance for a medical service?

Yes. If you have money in your account for the balance due, the services were incurred during the current plan year, and the provider accepts MasterCard®, you can simply write the Card number on your statement and send it back to the provider.

Sometimes you are asked for the CVV when paying the balance due or when placing an order by phone or online. What is this and where is it found?

CVV stands for “Card Verification Value.” It is a 3-digit number that can be found on the back of the card to the right of the signature panel.

How do you know how much is in your account?

You can visit your personal FSA Activity page at MMA’s web site and view your account activity and current balance. Or you can call MMA at the phone number on the back of the Card to obtain your current balance. You should always know your account balance before making a purchase with the Card.

What if you have an expense that is more than the amount left in your account?

By checking your account balance often – either online or by calling the Spending Account Service Center at the phone number shown on the back of the Card – you will have a good idea of how much is available. When incurring an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register (check with the merchant.) For example, you may tell the clerk to use the MMA Blue Card for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, you may pay by another means and submit the eligible transaction manually via a claim form or online with the appropriate documentation to the Spending Account Service Center.

What are some reasons that the MMA Blue Card might not work at point of sale?

The most common reasons why a Card may be declined at the point of sale are:

- The Card has not been activated.
- You have insufficient funds in his or her employee benefit account to cover the expense.
- Non-eligible expenses have been included at the point-of-sale (retry the transaction with the eligible expense only).
- The merchant is encountering problems (e.g., coding or swipe box issues).
- The pharmacy, discount store, department store, or supermarket cannot identify FSA/HRA-eligible items at checkout according to IRS rules.

Are you responsible for charges on lost or stolen MMA Blue Cards?

If MMA and the issuing bank are notified within 2 business days, you will not be responsible for any charges. If the notification is after 2 days, you may be responsible for the first \$50 or more. Replacement Cards may be purchased.

Can you use the MMA Blue Card to access last year's money left in the account this year?

Check with MMA to find out your specific plan rules/how the funds are handled for your specific program. Specific rules may apply per plan type. For plans that allow for the \$500 Rollover, those funds will automatically become available on the Card, per your plan's Rollover rules. Keep in mind that the "service date" will be determined based on the date the Card was swiped.

How will you know to submit receipts to verify a charge?

You will receive a letter or notification from the Spending Account Service Center if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

What if you fail to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with MMA Blue Card, then the Card may be suspended until receipts are received. You may be required to repay the amount charged. The Spending Account Service Center will advise you that the Card has been suspended if a receipt is not received. Submitting a receipt or repaying the amount in question will allow the Card to become active again.