



ThrivePass FSA Card FAQ ¹

1. WHAT IS THE THRIVEPASS CARD?

The ThrivePass FSA card is a special-purpose Mastercard® that provides participants with a simple, automatic way to pay for eligible healthcare and benefit expenses. It allows users to access the pre-tax amounts set aside in their employee benefits accounts, such as Flexible Spending Accounts (FSAs), electronically.

2. HOW DOES THE THRIVEPASS FSA CARD WORK?

The participant's account contribution balance is stored on the card. When making eligible purchases at businesses that accept benefit debit cards, the amount will be automatically deducted from the account, and pre-tax dollars will be electronically transferred to the provider or merchant for immediate payment.

3. IS THE THRIVEPASS FSA CARD JUST LIKE OTHER MASTERCARDS?

No, the ThrivePass card is a special-purpose card that can only be used for eligible healthcare and benefits expenses. It cannot be used at gas stations or restaurants, and there are no monthly bills or interest charges.

4. WILL PARTICIPANTS GET A NEW THRIVEPASS FSA CARD EACH YEAR?

No, while you must re-enroll each year to continue using the card, it remains active until the expiration date listed. The card will be loaded with your new annual election amount at the start of each plan year or incrementally with each pay period, depending on your account type.

5. WHAT SHOULD PARTICIPANTS DO IF THE THRIVEPASS FSA CARD IS LOST OR STOLEN?

Participants can report a lost or stolen card and request a replacement through app.thrivepass.com or our mobile app.

6. HOW DO PARTICIPANTS ACTIVATE THE CARD?

The card will automatically activate upon the first swipe.

7. WHAT AMOUNT IS LOADED ONTO THE THRIVEPASS FSA CARD WHEN ACTIVATED?

For Health Care FSAs, the card's dollar value will reflect the annual amount participants elected to contribute during open enrollment. Eligible expenses will be deducted from the total balance as participants use their card or submit manual claims.

8. WHERE CAN PARTICIPANTS USE THE THRIVEPASS FSA CARD?

IRS regulations permit participants to use their ThrivePass FSA cards at participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA-eligible items at checkout and accept benefit prepaid cards. Eligible expenses are deducted from the account balance at the point of sale. Participants and their eligible users should always save itemized receipts for FSA purchases made with the ThrivePass FSA card. If a transaction cannot be automatically substantiated, paper follow-up will be required.

9. ARE THERE LOCATIONS WHERE THE THRIVEPASS FSA CARD ISN'T ACCEPTED?

Yes, the card will not be accepted at locations that do not offer eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations, and home improvement stores.

10. IF ASKED, SHOULD PARTICIPANTS SELECT “DEBIT” OR “CREDIT”?

If the participant has elected to use a PIN (Personal Identification Number) with their ThrivePass FSA card, they should select "Debit" and enter the PIN when prompted. If no PIN is used, they should select "Credit" and sign for the purchase. Participants cannot withdraw cash using the ThrivePass FSA card.

11. HOW DOES THE CARD WORK IN PARTICIPATING PHARMACIES, DISCOUNT STORES, DEPARTMENT STORES, AND SUPERMARKETS?

1. Bring prescriptions, vision products, eligible OTCs, and other purchases to checkout.
2. Use the ThrivePass FSA card for payment.
3. If the card swipe transaction is approved (e.g., sufficient funds are available and some items are FSA eligible), the FSA-eligible amount is deducted from the account balance. Payment for non-FSA-eligible items will need to be made separately.
4. If the card swipe transaction is declined, another payment method will be required for the entire purchase. The receipt may indicate the FSA-eligible items and show a subtotal for those purchases.
5. In most cases, participants will not be asked to provide receipts for FSA-eligible purchases made at participating pharmacies, discount stores, department stores, or supermarkets

12. WHY DO PARTICIPANTS NEED TO SAVE ALL OF THEIR ITEMIZED RECEIPTS?

Participants and their eligible users should always keep itemized receipts for FSA purchases made with the ThrivePass FSA card. They may be required to submit these receipts to verify that their expenses comply with IRS guidelines. Each receipt must include the merchant or provider name, the service received or item purchased, the date, and the purchase amount. The IRS mandates that card transactions be substantiated, which can be done through automated processing (e.g., copay matching). If automated processing cannot substantiate a transaction, itemized receipts must be submitted to validate the expense's eligibility.

13. CAN PARTICIPANTS USE THE THRIVEPASS FSA CARD TO PAY A PATIENT DUE BALANCE FOR A MEDICAL SERVICE?

Yes. If there are sufficient funds in the account, the services were incurred during the current plan year, and the provider accepts prepaid benefit debit cards, participants can provide the card information on their statement and send it back to the provider. Be sure to retain this statement in case ThrivePass requests a receipt.

14. WHAT IS THE CVV, AND WHERE IS IT LOCATED WHEN PAYING A BALANCE OR ORDERING ONLINE OR BY PHONE?

CVV stands for "Card Verification Value." It is a 3-digit number located on the back of the card, to the right of the signature panel.

15. HOW CAN PARTICIPANTS CHECK THE BALANCE IN THEIR ACCOUNT?

They can visit their personal account overview page at app.thrivepass.com or use our mobile app to view their current balance.

16. WHAT SHOULD PARTICIPANTS DO IF THEIR EXPENSE EXCEEDS THE REMAINING BALANCE IN THEIR ACCOUNT?

When incurring an expense greater than the remaining balance in their account, participants may be able to split the cost at the register (check with the merchant). Alternatively, they can pay using another method and submit the eligible transaction manually through a claim form with the necessary documentation.

17. WHO SHOULD PARTICIPANTS CONTACT IF THEY HAVE QUESTIONS ABOUT THE THRIVEPASS FSA CARD?

Contact ThrivePass using the telephone number or website address printed on the back of the card.

18. WHAT ARE SOME REASONS THE THRIVEPASS FSA CARD MIGHT BE DECLINED AT POINT OF SALE?

Common reasons a card may be declined at the point of sale include:

- The merchant requests a PIN, and the participant doesn't know it. They can select "credit" and sign instead.
- Insufficient funds in the participant's employee benefit account to cover the expense.
- Non-eligible expenses included in the transaction. Participants should retry with eligible expenses only.
- Merchant technical issues (e.g., coding or swipe box problems).
- The pharmacy, discount store, department store, or supermarket cannot identify FSA-eligible items at checkout according to IRS rules.

19. CAN PARTICIPANTS USE THE THRIVEPASS FSA CARD TO ACCESS UNUSED FUNDS FROM LAST YEAR?

No, once the new plan year begins, you must submit manual claims for the prior year. The exception is if your FSA includes a grace period, which allows the use of last year's funds. Check with your administrator for specific plan guidelines.

20. HOW WILL PARTICIPANTS KNOW IF THEY NEED TO SUBMIT RECEIPTS TO VERIFY A CHARGE?

Participants will receive a letter or notification from ThrivePass if a receipt is required. All receipts should be saved in accordance with IRS regulations.

21. WHAT HAPPENS IF A PARTICIPANT FAILS TO SUBMIT RECEIPTS TO VERIFY A CHARGE?

If receipts are not submitted as requested to verify a charge made with the ThrivePass FSA card, the card may be suspended until receipts are received, and the participant may be required to repay the charged amount.

Questions?

+1 866-855-2844