

## Kereon HSA Debit Cards

### Auto Substantiation via Inventory Information Approval System (IIAS)

Through the use of our benefit linked debit card, Kereon customers can have easier access to the funds set aside in their accounts simply by swiping the mySourceCard® at the point of sale.

This MasterCard® debit card transfers funds from your HSA directly to qualified providers with no out-of-pocket cost and no need to file a claim for reimbursement.

The mySourceCard® can be used at any **qualified** service provider that accepts MasterCard®

Additionally, the mySourceCard® **will be accepted** at merchant locations using the new **Inventory Information Approval System (IIAS)**.

Participants may use the mySourceCard® for eligible health care expenses such as medical deductibles, copayments not covered by a health plan, prescriptions, dental or vision, and over the counter (OTC) expenses. Pharmacies, vision care locations and merchants with the Inventory Information Approval System (IIAS) in place will have approved expenses automatically deducted from your pre-tax accounts – without the hassle of claim forms or reimbursement checks!

### How the Card Works

For the most part, the mySourceCard® works just like any other debit card, except for five important differences:

- **Limited to specific merchants and health care providers who are assigned an approved Merchant Category Code (MCC).**
- **Limited to IRS approved Section 213d eligible medical expenses.**
- **Account holders can't use card at the ATM.**
- **Account holders can't use it for "cash back" with a purchase.**
- **There is no PIN.**

mySourceCard® operates through programmed merchant codes. Each provider that accepts MasterCard® is assigned a Merchant Category Code. There are over 500 such codes; however, only those codes related to IRS qualified eligible expenses under Section 213d are programmed on the card. Additionally, card swipes for eligible purchases made at retail merchants with an Inventory Information Approval System(IIAS) may be auto-substantiated if requested of Kereon HSA . **You will be notified via e-mail of all transactions requiring IRS documentation.**

## How You Benefit

MySourceCard® is a MasterCard® debit card designed to reduce your out-of-pocket expenses and the hassle of writing a check or paying with cash. This card allows you to pay for your health care needs – at qualified Merchant locations that accept MasterCard® – without the hassle of a reimbursement check. Here are some of the advantages of the mySourceCard®

- **Instant access to funds**
- **Payment comes directly from your HSA**
- **No more paying cash out of your pocket**
- **Freedom from nearly all claim forms**
- **Freedom from virtually all reimbursement checks**
- **Pre-tax account saving you approximately 22% on health care spending**
- **Online access to real-time account information**
- **Check your balance at any time at myRSC.com**

## How and where do I use the card?

MySourceCard®, your MasterCard® debit card, gives you hassle-free reimbursement for goods and services at qualified locations, such as:

### Where can I use the card?

- **Hospitals**
- **Physician Offices**
- **Dental Offices**
- **Vision Service Locations**
- **Pharmacies**
- **Daycare Facilities**
- **Retail Merchants using an Inventory Information Approval System(IIAS)**

### How do I use the card?

Simply present the mySourceCard® as payment for qualified goods and services. Qualified purchases will be paid directly from your reimbursement account. It's that simple!

## Important Things to Remember

- **Keep all your receipts.**
- **Kereon HSA may request receipts to verify expense eligibility.**
- **The card is only valid at authorized merchants.**
- **Card can be used up to the amount available in your account.**
- **Transactions over the available amount will be denied.**
- **24/7 access to account information at [www.myRSC.com](http://www.myRSC.com).**