



Health Savings Account (HSA) Debit Card FAQ:

YOU CAN USE YOUR CARD FOR THE FOLLOWING:

Anything that runs through the IIAS system. What's that, you say? The IIAS is an inventory control system found at most of the larger pharmacies (Walgreen's, CVS, Rite-Aid, Costco, Target Pharmacy, etc.). When you purchase prescriptions or eligible over the counter items, at these pharmacies, the card will automatically know what is eligible.

ABOUT YOUR CARD:

- **These cards are regulated by the IIAS and have been programmed to allow HSA eligible expenses,** if you are trying to purchase an eligible item and the card is not working, you may need to purchase and reimburse yourself.
- **Debit card numbers are not recognizable to our customer service team,** the number on the card is not your Sterling Account number.
- **Cards can only be used at qualified locations for eligible healthcare products and services under your employer's benefit plan or Health Saving Account Custodial Agreement.**
- **All cards have different number sequence.**

HOW TO USE YOUR BENEFITS CARD:

- **Your card will be activated upon first usage. You do not need to call to activate your card.**
- **Your card does *not* require a PIN to use.** You may create one if desired on the online portal.
- **Retain all itemized receipts and documentation.**
- **If requested by the IRS,** you are obligated to submit your receipts to prove expenses are eligible under your benefit plan and applicable IRS regulations.

You can visit www.sterlingadministration.com, download our app, or call the number listed on the back of your card for any questions.

- **I need to know my current balance:** visit our website, download our app, or call 1-800-617-4729 for the automated balance queue.
- **Reporting lost/stolen card(s):** You can report this from the online portal. Log in click on user profile, verify or update your mailing address, then click on debit card to report the card lost/stolen a new card will be delivered within 7-10 business days.
- **Adding a card for a dependent:** Log into the online account, click on dependents, add dependent to receive a debit card you will be required to add the required information, name, social security number, date of birth, relationship once that information has been added mark the box to receive a card in your dependents name. All dependents must be at least 18 years old to receive a card.
- **Card(s) expiring soon:** All debit cards are automatically created 30 days prior to your card's expiration date, no need to log in online and mark the card lost/stolen, this is an automatic process. You should however make sure your address is updated.
- **My debit card is closed:** If you see online within your portal that your debit card is closed, and you do not have the ability to mark the box, you will need to contact us at 800-617-4729.