



## *It's Your Choice!* Introducing the GDI Debit Card

The GDI Debit Card is an alternative to submitting “paper claims” and waiting for reimbursement of eligible Medical Flexible Spending Account (FSA) expenses. The card is simple to use when paying for office visit co-pays, prescription co-pays, balances remaining after insurance has paid, and certain “over the counter” health care products.

Here are the steps for obtaining and using the debit card:

- If you elect to participate in the Medical FSA plan during open enrollment, select the GDI Debit Card option.
- You will receive one card in your name. You may order an additional card in your spouse’s name or another dependent’s name within 30 days of your plan year start date at no additional cost.
- Use the card as you would use a regular credit card to pay for eligible expenses. The expense is automatically deducted from your Medical FSA balance.
- You have the option of requesting personal identification number (PIN) for your card.
- Access your account 24/7 via the Participant Portal on GDI’s website [www.gdynamic.com](http://www.gdynamic.com)
- Download the GDI Mobile App to your smartphone or tablet to manage your account and set text alerts to notify you of account activity.



**SAVE YOUR RECEIPTS!** You must always save your receipts when you use your card as the IRS requires substantiation of certain types of transactions. If a transaction needs to be substantiated, you will receive an email notification or letter from Group Dynamic, Inc. requesting an itemized receipt for the transaction(s) in question. If you do not respond within the time period indicated in the request, your card will be **temporarily suspended until we receive the requested documentation** or the funds to reimburse the plan for the transaction(s).

### Special Notes About Using the GDI Debit Card:

- You should not use the card for services that may be fully or partially reimbursed by your (or your spouse’s) medical, dental or vision insurance.
- Your card can be used **ONLY** for service dates within current plan year.
- Do not use the GDI Debit Card to pre-pay for services. Pay for the service via another means and submit a paper claim once service has been received.
- **DO NOT** discard the card once you have been fully reimbursed. Your card will be used from one plan year to the next.

**Questions about the debit card?** Call us at 1-800-626-3539