

Fidelity HealthSM

What's new with Fidelity Flexible Spending and Reimbursement Accounts Solutions

NetBenefits AccessCard[®] Transactions



Employers who sponsor Flexible Spending Accounts (FSAs) should be aware that evolving technology requires merchants to upgrade their Point-of-Sale (POS) software to support card options, such as contactless cards (like the NetBenefits AccessCard[®]). If the POS terminal is not updated, the experience can vary for the user from merchant to merchant. For instance, a contactless transaction may work at one pharmacy but not at another.

Long term, all POS software should align with card features to eliminate this guess work. Until then, here are some helpful tips for participants to help ensure payment is processed:

- POS fully updated = contactless card feature can be used for eligible health care payments
- POS not updated health care transactions = contactless card may decline. Alternative solution is to swipe the card OR ask the merchant to enter the transaction manually
- POS only prompts for PIN = even if you selected a PIN for your card, few large retail merchants can currently process health care transactions if a PIN is entered so it's best to select the credit option when making a purchase.

If participants experience issues with FSA-related card payments, they can opt for other ways to pay, which are available on NetBenefits[®] (Reimburse Myself, Pay an Expense).



Questions?

Plan sponsors can contact Fidelity Flexible Spending and Reimbursement Accounts Solutions for assistance at FidelityFSAandRA@fmr.com or contact your assigned Reimbursement Account Manager directly.



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