

Understanding Your Debit Card

How does the Debit Card Work?

It's as easy as 1, 2, 3!

1. Use your debit card at the point of purchase to use your plan dollars toward qualified purchases.
2. Save your receipts.
3. Submit your claim if you receive a substantiation letter.

What qualifies as an eligible expense?

- The service must be incurred in the plan year
- The service must be for the individual or immediate family members covered
- You can pay with the debit card at the time of service, so no out-of-pocket expenses will be incurred!

What expenses will auto-adjudicate?

- Purchases made at the following merchants:
 - CVS
 - Drugstore.com
 - Walgreens
 - Amazon FSA Health Shopper
- Doctor's office copays
- *You will need to submit receipts to CPI for substantiation for all other debit card transactions*

What is the substantiation process?

- You will receive request for substantiation by letter
 - First letter – 3 days after you use the card
 - Second letter – 10 days following the first letter
 - Third and final letter – 15 days following the first letter
- Ineligible expenses or receipts not received after 30 days will be considered as non-substantiated
 - You must repay these expenses

How do I file claims?

- Submit claims online at www.mycpitem.com and log into the FSA/HRA employee portal OR using the mobile app: **myCPI Mobile**
 - Username will be the first initial of the participant's first name, followed by their last name, followed by the last two digits of their social security number
 - For example, if John Doe's social security number is 123-45-6789, his username would be jdoe89
 - All participants are set up with a password of Password1*. Upon logging in, participants may change the password to something of their choosing.
- Submit claims via email, fax, or regular mail at the address shown below:



CPI

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