

Debit Card Cheat Sheet



How do I use my card?

You may “swipe” card at qualified locations and providers to pay for out of pocket medical expenses and co-pays.

Where do I use the card?

Qualified locations and providers include:

- Doctor offices
- Pharmacies
- Dental offices
- Vision offices
- Hospitals

What happens if I misuse my card?

Card is **BLOCKED** until payment is made to employer. Employer must notify us when payment arrangement has been made so that we may unblock card.

- Example: Dental visit is charged on the card for \$600. \$400 was for a root canal and \$200 was for teeth bleaching. IRS says this is cosmetic and repayment to the employer in the amount of \$200 is needed.

What items are paid automatically?

Swipes that can be paid without submitting paper claims depend on your company health insurance plan. Some swipes may still require a claim form and a receipt.

Examples of expenses that do not need receipts may include:

- Co-pays
- Recurring claims (same merchant, same amount, same patient, same service)- you must tell us in writing on the first claim form that this will be a recurring claim
- Rx

How do I make a manual claim?

Mail, fax or email claim form and provider statement detailing:

- Date of SERVICE
- Services rendered
- Provider and patient names
- Cost

Please check card swipe box on claim form if debit card was used as the method of payment.

Where can I view my account?

Log on to www.div125.com to view:

- New swipes
- Payments

■ Balances

What email notifications do I receive?

- When you first swipe the card, you will receive 1 of 2 notifications: if the swipe was processed by the merchant, you will receive an APPROVED TRANSACTION NOTICE. This does **not** tell you if the CLAIM was approved, just that both the merchant and MasterCard accepted the financial transaction. If either the merchant or MasterCard does not accept the financial transaction, you will receive a DECLINED TRANSACTION NOTICE.
- If your claim “auto substantiated”, you will receive a “No Action Necessary” email to show your claim is approved.
- If you submit a claim form and receipt and your transaction is approved, you will also receive an email showing that your claim has been approved.
- If your claim is not auto substantiated or you have not submitted a claim form and receipt, you will receive a “NEEDS ATTENTION” email. This will be about 10 days after your initial transaction.
- If 10 more days go by and you still have not submitted the claim form and receipt, you will receive a “REMINDER” email letting you know that the card will be turned off if you do not send in your substantiation.
- If the claim is denied or if you have failed to submit the substantiation, you will receive a “PAYMENT DUE” email.

All of these emails are sent directly from MasterCard rather than the Diversified office. However, all questions about those emails should be directed to Diversified.



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