

New Debit Card Regulations in 2008

The Internal Revenue Service (IRS) now requires grocery stores, discount stores, supermarkets, wholesale clubs and mail-order merchants to identify eligible healthcare items at the point of sale. As a result, many retailers have implemented systems that meet these new regulations. When you use your SmartFlex Debit Card at these retailers, most times you will no longer need to submit documentation after your transaction. A list of participating retailers and their projected implementation date appears later in this document. Please be aware the BenefitsWorkshop has no control over the actions of these retailers.

We strongly advise you to always obtain a detailed receipt when you use your Debit Card. Although the type of transactions requiring documentation will be reduced, the need for documentation has not been eliminated. Also, transactions that occurred before the system was implemented still require standard documentation*.

Important Bulletin

Wal-Mart had stated that their automated approval system would be ready on 1/1/2008, but this has not occurred. Wal-Mart can not accept SmartFlex Debit cards until their system problems are corrected. Also, Walgreens will not be ready to accept SmartFlex Debit cards until 2/1/2008. Please see the list below for retailers other than pharmacies that can accept the debit card and/or their expected date their systems will be ready.

Frequently Asked Questions

Do I need to change pharmacies if mine isn't on the list?

No. The new IRS regulations only apply to grocery stores, discount stores, supermarkets, wholesale clubs and mail-order merchants. Retailers who are coded as *pharmacies* with VISA will still follow the standard documentation guidelines.

Is there any change to transactions at doctor's offices and hospitals?

No. Standard documentation guidelines still apply.

What should I do if I am making a purchase at a retailer not included on this list?

If you are purchasing eligible items at a non-participating retailer, your SmartFlex Debit Card will not work. Pay the expense another way and get a detailed receipt. You can submit the receipt with an *Expense Documentation Form* and we will be happy to reimburse you.

How do I know if my transactions require documentation?

We periodically contact participants regarding their pending transactions. You can also log in to the SmartFlex website to view your transaction and balance information.

- Unless you have changed it, your Sign-In ID is your Social Security number without dashes and your password is the last four digits of your Social Security number.
- Click the [Account Balances](#) link.
- Select the [Plan Year](#) you wish to view.
- Click to view the [Details](#) of your transactions. If the [Admin Code](#) is anything other than A1, your transaction requires documentation*.

What is acceptable documentation?

The IRS requires that you provide detailed documentation for all debit card transactions that are not standard prescription copayments or medical office visit copayments as defined by your employer’s medical insurance plan, or transactions that are approved at the cash register by retailers meeting IRS guidelines (see the list below). Acceptable documentation includes:

A detailed receipt from a medical provider or retailer showing at a minimum, the date of service or purchase, the nature of the service or purchase, the amount you paid. You may also submit an Explanation of Benefits from an insurance plan as documentation. Simple credit/debit card receipts without the above information are not acceptable.

Where and when can I use my SmartFlex Debit card?

Please see the list below. Please keep in mind that BenefitsWorkshop has no control over these retailers and the list may not be complete or accurate. It is just the best information we have available at the present time.

Retailer	Estimated Effective Date	Notes
A&P Supermarkets	1/1/2008	
ACME - SuperValu	12/1/2007	
Albertson’s – SuperValu	12/1/2007	
Bakers	10/1/2007	
Big Y Foods	1/1/2008	
Bigg’s – SuperValu	12/1/2007	
Brookshires/Super 1 Foods	1/1/2008	
Buehler Food Markets	12/15/2007	
Carrs	1/1/2008	
City Markets	10/1/2007	
Cubs – SuperValu	12/1/2007	
CVS Pharmacy	1/1/2008	
Dan’s	10/1/2007	

Dick's	10/1/2007
Dierbergs	1/1/2008
Dillon's	10/1/2007
Discount Drug Mart	12/1/2007
Dominick's	1/1/2008
Drugstore.com	1/1/2009
Duane Reade	3/31/2008
Fagen Pharmacy	3/1/2008
Farm Fresh – SuperValu	12/1/2007
Food 4 Less	10/1/2007
Food Basics	1/1/2008
Food Plus	10/1/2007
Foods Co.	10/1/2007
Fred Meyers	10/1/2007
Frys Food & Drug	10/1/2007
Genuardi's	1/1/2008
Gerbes	10/1/2007
Giant Eagle	12/1/2007
Giant Food	12/31/2007
Giant Food Stores	1/30/2008
Hannaford Food and Drug	1/1/2008
Harmins Grocery	1/1/2008
Harris Teeter, Inc	1/1/2008
H-E-B	1/1/2008
Hen House Markets	1/1/2008
Hilander	10/1/2007
Hornbachers – SuperValu	12/1/2007
Hy-Vee Drug Stores	1/1/2008
Hy-Vee Food Stores	1/1/2008
Jay C Foods	10/1/2007
Jewel – SuperValu	12/1/2007
Kerr Drug	1/1/2008
King Soopers	10/1/2007
Kroger	10/1/2007
Lin's	10/1/2007
Longs Drug Stores	1/1/2008
Lucky – SuperValu	12/1/2007
Macey's	10/1/2007
Medicine Chest Pharmacy	1/1/2009
Meijer	11/19/2007

OSCO – SuperValu	12/1/2007
Pak' n Save Foods	1/1/2008
Pathmark Stores	12/15/2007
Pavilions	1/1/2008
Pay Less	10/1/2007
Price Chopper Supermarkets	1/1/2008
Quality Foods	10/1/2007
Ralphs	10/1/2007
Randalls	1/1/2008
Rosauers/Super 1 Pharmacies	1/1/2008
Roundy's	1/1/2008
Safeway	1/1/2008
Sam's Club	1/1/2008
Sav-A-Center	1/1/2008
Scott Foods	10/1/2007
Shaws – SuperValu	12/1/2007
Shop & Save - SuperValu	12/1/2007
ShopKo Stores	11/15/2007
Shoppers – SuperValu	12/1/2007
Smiths	10/1/2007
Star Market – SuperValu	12/1/2007
Stop & Shop Supermarkets	12/31/2007
Sunflower- SuperValu	12/1/2007
Super 1 Foods	1/1/2008
SuperFresh	1/1/2008
Sweetbay Supermarkets	1/1/2008
Target Corporation	10/1/2007
Tom Thumb	1/1/2008
Tops Markets	1/30/2008
Ukrops's Super Markets	1/1/2008
United Supermarkets	4/1/2008
Vons	1/1/2008
Waldbaum's	1/1/2008
Walgreen's	2/1/2008
Wal-Mart Stores	1/1/2008
Wegmans	2/1/2008
Wilkinson Pharmacy	1/1/2008
Winn-Dixie Stores	5/15/2008

Target date apparently missed. Check back later.