



ABG Benefits Card

With The ABG Benefits Card You Have The Following Benefits:

- **Convenience, no more claim forms to file**—use your card and pay your provider directly, the funds will be instantly deducted from your reimbursement account
- **Multi Purse Feature**—all of your reimbursement accounts may be accessed with the swipe of one debit card (check with your employer)
- **Auto Substantiation**—in certain cases because of the presence of an *IIAS (Inventory Information Approval System) you will not be required to provide any additional documentation or receipts after you use your debit card.
- **Transit Compliant**—when the card is used for transit expenses it is “terminal-restricted” and can only be used where a transit system’s fare can be purchased.

Card Reminders

Always keep your receipt--it is an IRS requirement!

Never use your card to pay for an expense that was incurred (the service was provided) in a previous plan year!

Card FAQs

Why is my card being declined? [download PDF](#)

What merchants have implemented IIAS? [download PDF](#)

What merchants are 90% Rule merchants? [download PDF](#)

Do I need to use a PIN? [view webpage](#)



Inventory Information Approval System (IIAS)

An Inventory Information Approval System (IIAS) is a retailer’s point of sale system that identifies eligible healthcare FSA/HRA purchases by comparing the inventory control information (e.g., UPC or SKU number) for the products being purchased, against a pre-established list of eligible medical expenses. The list is restricted to “eligible medical expenses” as defined by the IRS (including eligible non-prescription products). The eligible medical expenses are totaled and sent to the payment card issuer’s system which approves or denies the payment based on the coverage under the health plan (i.e., type of coverage provided, covered participant, etc.). The IRS requires an IIAS for card transactions to be accepted at non-healthcare merchants. IIAS transactions are considered fully substantiated.

The 90% Rule

The IRS established the 90% Rule as an exception to the IIAS requirement for pharmacies that can certify 90% of the pharmacy’s gross receipts during the previous year consisted of products that qualify as expenses for medical care under Section 213(d) of the IRS code. A qualified medical or health care expense includes nonprescription medications such as over-the-counter products in addition to prescription drugs. Employee benefit plans may choose (but are not required to) accept FSA and HRA card transactions from 90% merchants. Transactions made with the debit card at merchants using the 90% exception still generally require the participant to provide a copy of the detailed receipt to the plan administrator/TPA upon request.