



of Tennessee

plans for better health. plans for a better life.™

801 Pine Street
Chattanooga, TN 37402

bcbst.com

DEBIT CARD INFORMATION

You received a Debit Card by enrolling in your Employer's Flexible Spending Account (FSA). Your Debit Card allows you to pay for your plan qualified medical expenses directly at the point-of-service. Your card can be used at authorized merchants that accept Mastercard. A PIN number is **not** required to use your Debit Card. If a merchant asks, simply ask them to run your swipe through as a credit.

Since the FSA plans are a pre-tax benefit, the Internal Revenue Service (IRS) requires that all purchases made with a debit card be substantiated. In some cases, you may be asked to supply substantiation for your card swipe. If so, you will be notified by a letter via mail. If you cannot provide a receipt or Explanation of Benefits (EOB) to prove that your swipe is for an eligible charge, you will be asked to reimburse your FSA (**via BCBST**) for the amount of the purchase. Failure to return requested documentation or to reimburse your FSA for ineligible charges will result in the suspension of your Debit Card.

Your Debit Card offers 24/7 online access to real-time account balances, claim status and transaction history, as well as personal information. To view your account information

1. Log on to www.mbicard.com
2. Click on Participant Login
3. Click Create Account
4. You will be required to enter an Employee ID, Employer ID and your Debit Card number
 - a. Your ***Employee ID*** for mbicard.com is your Group No. (89550) and Subscriber ID from your BlueCross BlueShield of Tennessee ID Card separated by a forward slash.
 - i. For example, the BlueCross BlueShield of Tennessee ID Card shows a Group No. of 89550 and Subscriber ID of ERL900123456, the Employee ID to enter to create your account would be:
89550/900123456 (leave out the ERL)
 - b. Your ***Employer ID*** to enter would be: **89550** (**your** Employer ID is your **Group No.** from your BlueCross BlueShield of Tennessee ID Card).
 - c. ***MBI Card Number*** - enter your Debit Card number.
5. You will be required to create a **User ID** and **Password** to log in going forward. Choose a password with numbers and letters.

For more information about your FSA Debit Card, contact the Consumer Coaches at BlueCross BlueShield of Tennessee at 1-800-527-9206 or e-mail consumercoach@bcbst.com.