Pay for health care expenses with one card, your Inspira Card™

What can I pay for with my card?

You can use the card to pay for eligible expenses allowed under your plan.

- Deductibles, copays, and coinsurance
- Prescriptions and certain over-the-counter (OTC) health care items
- Dental and vision costs

To view the list of common eligible expense items, visit **inspirafinancial.com**.

Note: Some cards can be used only for specific expenses. Check your plan details to confirm before using your card.

Where can I use the card?

You can use your card at qualified merchants who accept Mastercard® and process health care cards such as doctor and dental offices, hospitals, pharmacies, and hearing and vision care centers. You can also use your card at some discount and grocery stores.

How to use your PIN

When you receive your Inspira Card in the mail, call the number on the card to activate it. Make a note of your personal identification number (PIN).

Swipe your card and select either debit or credit. After you swipe the card, our system automatically confirms if you have enough funds available.

Some merchants may ask you to select debit and you'll need to enter your PIN to complete the transaction.

- If your spouse or dependent also has an Inspira Card, they will use the same PIN you use.
- You can call Card Services for help at 888-999-0121 if you forget your PIN or want to change your PIN.

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What if I forget to use my card to pay for an expense?

You can pay for an eligible expense with cash, a check, or a personal credit card. You can then use features online or through the Inspira Mobile™ app to pay yourself back.

Key tips for members

If you're a new member — You'll automatically receive one card. You can order additional cards online for your spouse or dependent(s) at no cost.

Save your receipts — If you receive a request for documentation letter or see an alert message on your account, it means we need you to verify a card purchase.

Access your account balance — Log in to your Inspira member website to view your available balance.

Check your card's expiration date — Your card is valid for five years, as long as you're an active member. Before your card expires, you'll receive a new card in the mail.

Replace lost or stolen cards — Please call us right away at 888-879-9280 (TTY: 711) to report a lost or stolen card.

Sign up for debit card notifications — through email, web alert, or both by logging in to your Inspira member website.

How to respond to a request for documentation

There may be times when we need documentation from you to verify your card was used to pay for an eligible item or service.

If we ask for more information on a debit card purchase, send us the explanation of benefits (EOB) statement for the card purchase. You can upload your documentation to the Inspira site, send it through the Inspira Mobile app, or fax or mail it to us.

3 options if you don't have an EOB

1. Send us the itemized receipt for the card purchase.
2. Substitute another expense for the one in question.
3. Pay back your account in the amount in question. Send a personal check or money order directly to Inspira.

Activate identity theft protection

All Inspira cardholders have access to the Mastercard® ID Theft Protection™ solution to help detect and resolve identity theft. Sign up for free today at **MastercardUS.IDProtectionOnline.com**; for more information, call Mastercard ID Theft Protection Customer Support at 866-805-7848.

Get answers to your Inspira Card questions

For more information visit **inspirafinancial.com** or call us 1-888-678-7821 (TTY:711) Monday - Friday 8 AM to 8 PM ET, and Saturday 10 AM to 3 PM ET.

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