

# How your new NetBenefits AccessCard® works

You have both a health savings account and a limited purpose flexible spending account (LPFSA) — congratulations! You're doing the right thing by saving for qualified medical expenses. Until now, you have had to keep track of when and how to use two different debit cards. Thankfully, that's no longer a problem. Now, one debit card can draw from either of your accounts, and it's smart enough to know which one to use. Let's see it in action.



## This is David.

David has some errands to run today: He's stopping at the **pharmacy** for a prescription, then picking up a pair of **eyeglasses**, and finally making a payment for his son's **orthodontia**.



## 1 Fill a prescription

### Two debit cards



The rules of these accounts can be confusing. David needs to know he can only use his HSA card, not his LPFSA, to pay for a prescription.



### NetBenefits AccessCard®



David uses his single card, which knows to pull money from his HSA for the prescription.



## 2 Pick up eyeglasses

This time he should pull out his LPFSA to pay for eyeglasses, because if he doesn't use the balance this year, he will lose the money.



The same card uses his LPFSA to pay for eyeglasses.



## 3 Pay the orthodontist

David should use the remaining balance of his LPFSA and then use his HSA to pay the rest.



This time, David's card uses the remaining balance on his LPFSA before drawing on his HSA to pay the rest.



David can see his balances and keep track of spending for both accounts on [NetBenefits.com](https://www.netbenefits.com).

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