

Using Your Health & Benefits Debit Card



- The Pinnacle Health & Benefits card can be used to pay for qualified medical products and services. The card is designed to only work for qualified purchases. Most merchants that offer HSA/FSA eligible items are a part of the “IIAS” network or meet the IRS’ 90% rule (where 90% of gross sales meet eligibility requirements). Even if your local pharmacy is not part of the IIAS network, your card may still work there.
 - You can search for a store in the network by following this link: <https://www.sig-is.org/card-holders/store-locator>
- When you activate your card, **please make sure to stay on the line until the end of the call** to setup your PIN. If you skip this step, the card might not work even if you try to run it as credit. Also, some merchants like Walmart require you to use the PIN number to complete a purchase.
 - The activation number is 1-866-898-9795 in the event that you need to setup your PIN after you have already activated your card.
- Always try to run the card as “Credit” if given the option. This allows the card to work as intended with a merchant in the “IIAS” program.
- Through the online portal, you can log into your account and order additional cards for any dependents you might have.
- The card is “stacked” which means you can use the same card to access money from your HSA account and your other benefit accounts, such as Limited Purpose FSA (LPFSA), Dependent Care or Commuter accounts. For example, if you have an HSA and a Dependent Care account, your one debit card can be used to pay for both expenses and the funds will be drawn from each account based on the type of expense. Health care expenses will come from the HSA account, while child care expenses will come from the Dependent Care account.
- Make sure you download the Pinnacle Health & Benefits App so that you can manage your debit cards there.
 - Under the “Profile” button you can click “Manage Debit Cards” to always see the status of the card.
 - You can also report the card “Lost/Stolen” in the app.
- If you have any issues using your card we encourage you to contact us below
 - Call: (888) 282-2605
 - Email: info@health.pnfp.com

