



The Health & Benefits card*

How your card works for you.



Take the guesswork out of paying for health care expenses.

The Health & Benefits card makes it simple to pay for qualified medical expenses (QMEs) with either your health savings account (HSA) or limited purpose flexible spending account (LPFSA).

The card knows which account to access based on what you're buying and where. For QMEs that can be covered by either account, your card is even smart enough to use your LPFSA funds first because they typically expire. The card will then draw from your HSA to cover any remaining expenses.

Paying for Qualified Medical Expenses

Your debit card will pull funds from the appropriate account to help you pay for qualified medical expenses like:



Picking up medicine at the pharmacy



Buying new glasses



Paying the orthodontist



For a complete and up-to-date list of qualified medical expenses, view [IRS Publication 502](#).

View balances and keep track of spending on [NetBenefits.com](#).

*The Health & Benefits card was formerly known as the NetBenefits AccessCard®.

The Health & Benefits card is issued by PNC Bank, N.A., and the debit card program is administered by BNY Mellon Investment Servicing Trust Company. These entities are not affiliated with each other or with Fidelity. Visa is a registered trademark of Visa International Service Association and is used by PNC Bank pursuant to a license from Visa U.S.A. Inc. The Fidelity Investments logo and NetBenefits AccessCard are registered service marks of FMR LLC.

Fidelity Workplace Services LLC, 245 Summer Street, Boston, MA 02210

© 2025 FMR LLC. All rights reserved. 1184416.1.0