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General WEX benefits card information

This article explains the WEX benefits card and how you can use it to pay for eligible services and products from your benefits accounts. Watch this video to learn more. 

When you use the benefits card, payments are automatically withdrawn from your reimbursement account. You do not need to pay out of pocket or wait for reimbursement because the benefits card is directly tied to your account.

General information

- The primary accountholder (AH) is issued two benefits cards upon plan setup. Additional benefits cards may be requested. For instructions, see [How to order a new or replacement WEX benefits card](#) or [How to order a new or replacement benefits debit card for a spouse or dependent](#).
- Benefits cards are already active when issued and do not need to be activated before the first use.
- You may set up a PIN, but doing so is not required. See [How to set up a PIN for your benefits debit card](#) for instructions.
- Dependents must be 18 or older to have a benefits card in their own name.
- Each cardholder's name can be up to 19 characters.
- You will automatically receive a new benefits card every four years.
- Benefits cards are mailed from Indianapolis, IN.
- The debit card terms and conditions are delivered with the mailer and benefits card. Please see a sample attached to this article.

Restrictions

- Benefits card pre-authorization holds typically last about 10 days from the transaction date.
- Benefits cards have a \$10,000 per day spending limit and will be temporarily suspended if used for more than the daily spending limit.
- Access to ATM and cash back transactions are not allowed.
- Debit functionality will lock after two declines due to an incorrect PIN. You can continue to run the benefits card as credit, and the PIN lock will reset at midnight Central time.

Note: You can use your benefits card at Amazon.com for eligible expenses. However, Amazon charges your benefits card when items are shipped, not when they are purchased. Verify items will ship within the appropriate plan year before purchasing them. Also verify items are eligible prior to completing your purchase. See [Eligible expenses for benefits plans](#) for more information.

How it works

Swipe your benefits card to instantly pay for eligible expenses with funds from your benefits accounts. Make sure to swipe your card before your final service date to ensure funds pull from your current plan year.

Where you swipe the card will determine whether any steps are needed after that. In addition to using your benefits card to pay for services at your healthcare provider's office, you can also use it at various merchants. See [Understanding WEX benefits card auto-approval](#) for more information.



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