Our benefits debit card is the fastest and most convenient way to access your funds and pay for eligible expenses. Just one debit card is all you need for your card-eligible benefits with us.

While the IRS requires documentation for certain spending and reimbursement benefits, we automate some of that substantiation through:



IIAS approval: If a merchant uses the Inventory Information Approval System (IIAS), the debit card will automatically approve eligible expenses. You can view a list of IIAS merchants at www.sig-is.org/card-holders/store-locator.



Copayments: If your employer provides us copayment amounts for your insurance plans, we can auto-approve expenses that match these copayment amounts.



Recurring claims: If you use your debit card for a purchase that requires substantiation, once the claim has been approved and you make that same purchase for the same dollar amount at that merchant, the recurring claim will be automatically approved.



How do I get a card?

We'll automatically mail you two debit cards to the address listed in your account the first time you enroll. If you're already enrolled, continue using the debit card you have.



Additional cards

You can request additional debit cards for your spouse or dependents from your online account. Log in, under Accounts select "Banking/Cards.



Expiring debit card

We will automatically mail you a new debit card 30 or more days prior.



Lost or stolen cards

If your debit card is lost or stolen, you can report it in your online account or mobile app and request a new card.



