



The PayFlex Card Frequently Asked Questions

What is the PayFlex Card?

The PayFlex Card is to be used for qualified healthcare expenses. When you use the card for purchasing healthcare related items, your healthcare account is automatically debited to pay for eligible expenses. You can use the card at qualifying merchant locations that accept MasterCard®. This includes places such as physician and dental offices, pharmacies and vision providers. Over 98% of all healthcare merchants accept the PayFlex Card.

What are the benefits of using the PayFlex Card?

The PayFlex Card allows you to pay for eligible expenses at the point of service. Participants using the PayFlex Card take advantage of four key benefits:

- Immediate payment of your expenses from your healthcare account
- Increases your personal cash flow
- Reduces paper claim filing
- Ease of use of your pre-tax funds

The PayFlex Card is a great tool to help relieve some of your paperwork; however it is important that you keep all itemized documentation for the entire plan year in the event the information is requested by PayFlex, in order to comply with IRS regulations.

How does the PayFlex Card work?

As you incur eligible healthcare expenses, you present your PayFlex Card for payment. If you are purchasing services or items from a healthcare-related merchant or one that has implemented an inventory information approval system, your transaction will be automatically validated at the point of sale. You should always retain documentation of your expenses in the event that you need to provide to the IRS. Documentation includes an itemized receipt listing the merchant name, name of the item/product, date of purchase and amount. If you purchase a prescription drug along with non-qualifying items, be sure to ask the merchant to ring up the prescription separately so that you can use the card. The card is valid for a three-year period and will contain information regarding your current plan year election. Each year when you re-enroll, the card will reflect that plan year election amount(s). The card can only be used for expenses incurred during the plan year, unless your employer has elected the grace period, allowing an extra 2 ½ month period to utilize your FSA dollars.



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Where can I use my PayFlex Card?

The PayFlex Card is accepted at all healthcare-related merchants, such as physician and dentist offices, hospitals, pharmacies, hearing and vision care providers. Beginning January 1, 2008, the card will also work at discount stores and grocery stores that have implemented an inventory information approval system (IIAS). The IIAS only allows eligible expenses to be purchased at these merchants. Click [here](#) to view a listing of merchants. You may view a listing of eligible and ineligible expense items on our website at www.mypayflex.com.

What is the cost of the PayFlex Card and how do I request one?

If your employer has elected to include the PayFlex Card as part of your plan, you will automatically receive a card when you enroll in the plan. Please contact your employer HR/Benefits Department to ask if there is a cost to you to obtain a card.

When and where can I expect my PayFlex Card to be sent?

The card will be mailed directly to your home address on file with your employer. It will be in a plain-white envelope so do not confuse it with junk mail. If you do not receive your card, you should verify your address with your employer to make sure the card was sent to the correct location. Once PayFlex receives your correct information via your employer, another card will be mailed to you.

Can I order cards for my dependents?

Yes. You can order additional PayFlex Cards for your spouse or other dependents by clicking on the Debit Cards link located on the left-hand navigation bar of the www.mypayflex.com site. Then select Card Order. You will need to select your employer, enter in the first and last name of the dependent and select the dependent type. Then click Submit. Allow 10-15 business days to receive your additional cards. Please be certain that your dependent fully understands how to appropriately use the card for qualifying expenses only, and that he or she retain copies of documentation of each transaction.

I just received a PayFlex Card in the mail. Do I have to use the card for all healthcare expenses I incur?

You can always use another form of payment for your expenses and submit your claims by using Express Claims via www.mypayflex.com or complete a paper claim form and mail or fax to PayFlex. Remember, the card is valid for a three-year period, so if you choose not to use it at all, we recommend you keep the card in a safe and secure place in the event you wish to use it in the future.



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How do I activate the card?

Your PayFlex Card will be activated when you use it for the first time. The merchant must accept MasterCard® and the merchant must also be a healthcare related merchant or have implemented an inventory information approval system.

Can I buy over-the-counter (OTC) items with the card?

Yes. Certain OTC medicines and supplies that do not require a prescription, such as aspirin, are eligible if the merchant location has implemented the inventory information approval system required by the IRS. A listing of eligible OTC expenses is available on our website at www.mypayflex.com.

Can I use the card for online purchases?

Yes, however, the expense needs to be an eligible expense. PayFlex has established partnerships with various online vendors to help you spend your healthcare dollars more efficiently. Accessible via our website, you can buy items such as contacts, hearing aids, durable medical equipment and eligible over-the-counter items using your PayFlex Card. If you are using another site for ordering healthcare items with your PayFlex Card, please make sure that the merchant has implemented an inventory information approval system. You can refer to our website www.mypayflex.com for a listing of eligible, IRS approved items.

Should I select "debit" or "credit" when using the card?

Always select the "credit" option when using your PayFlex Card. The card does not have a PIN and you must push credit and sign for the transaction. If debit is used, your purchase will be declined.

Do I need to submit claim forms when I use my PayFlex Card?

Although you do not complete claim forms when using the card, documentation of your expenses may be required in order to meet IRS guidelines. Therefore, you should keep copies of all receipts and itemized statements (not the credit card receipt) for each purchase throughout the plan year. In some cases, you could receive a letter from PayFlex requesting the documentation and you will be required to submit this information to substantiate the expense according to IRS regulations. For example, an itemized receipt listing the merchant name, name of the item/product, date of the purchase and amount. You must comply with IRS guidelines by using the card only for qualifying expenses, and providing appropriate documentation upon request.

Will I receive a statement of my PayFlex Card transactions?

Your detailed account information including all of your PayFlex Card transactions can be viewed online at www.mypayflex.com via the "Accounts" link after you have logged into the site. Therefore you will not be receiving a paper statement of your transactions.



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How do I access my account information & view my card transactions online?

You can access your account information via the PayFlex website www.mypayflex.com. Once at the website, click on Login and type in your username and password. If this is your first time logging into your PayFlex account, you will need to first click on Register my account. Once registered, you will then have access to your PayFlex account information. All account information can be viewed by clicking on the Accounts link located on the left-hand navigation bar. You will be able to view your claims history (paper claim, web submission and/or card transactions), account balances and payment information. You will not receive any paper statements in the mail showing your transactions.

What documentation is needed if I use another form of payment other than my PayFlex card?

If you did not use your PayFlex Card for your transaction, you will be required to submit a claim form with your documentation for reimbursement. For items such as hearing aid batteries, contact lens solutions or over-the-counter items, acceptable documentation includes itemized cash register receipts that list the merchant name, name of the item/product, date of the purchase and amount. For vision, dental or other healthcare expenses, an insurance plan's Explanation of Benefit (EOB) statement and itemized statements are appropriate documentation to provide. Your credit card receipt is not an acceptable form of documentation for substantiating your purchases. For prescription drugs purchased at a pharmacy, a pharmacy receipt is acceptable or you can request a printout from your pharmacy. We recommend you keep all documentation in a separate envelope at home or work for the entire plan year.

What happens if I accidentally use the card for ineligible or non-qualifying expenses?

Before using the card, you should become familiar with the listing of Eligible/Ineligible Expenses accessible at www.mypayflex.com. Be sure to have the merchant ring up your qualifying expenses separately from your other personal items and only use your PayFlex Card for the eligible healthcare products or services. The card will only work at healthcare-related merchants or those that have adopted an inventory information approval system. In the event the card is misused, you will need to send a personal check to PayFlex to reimburse the ineligible expense or submit a claim for any other eligible expense to offset the ineligible expense. If you are unsure of the amount of the ineligible expense(s), call PayFlex at 800.284.4885. If you do not reimburse the plan, the card will be inactivated and collection procedures will begin. In addition, your employer will be contacted.

Why did I receive a Request for Receipt letter?

The Internal Revenue Service (IRS) requires you to prove that the items you're spending your FSA dollars on are eligible expenses. Always save your itemized receipts. However, generally when your card swipe matches your company's co-pays or verification from your healthcare provider, you should not receive a Request for Receipt letter.



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What if I forget to reply to a letter requesting additional documentation?

If you do not respond to our initial letter requesting documentation, a second letter is sent to you giving you additional time to respond. If there is no reply to the second request, collection procedures will begin and your PayFlex Card will be inactivated. Once you provide acceptable documentation or reimburse the plan if the card was used in error, your card will be reactivated. You can reimburse the plan by submitting a personal check to PayFlex for the amount of the ineligible expense(s) or submitting additional itemized receipts that have not yet been reimbursed.

What if my provider does not accept MasterCard®?

If the provider does not accept MasterCard, you will be required to use another form of payment and submit for reimbursement either online at www.mypayflex.com and selecting Express Claims or by completing a paper claim and faxing or mailing to PayFlex.

Are there any limitations on the usage of the card?

The card will only work at places where FSA eligible services or products are provided or sold which includes places such as physician and dental offices, pharmacies, hospitals, hearing and vision care providers. For merchants such as grocery stores and discount stores, the card will only be accepted if the merchant has implemented an inventory information approval system. The card will be declined if the amount being requested exceeds the amount of your account's remaining plan year election. The card can only be used for expenses incurred in the current plan year and not for expenses to be incurred in the future.

Why isn't my card working?

If your card is not working, it could be due to one of the following reasons:

- Your card is temporarily inactivated - you failed to provide requested documentation to PayFlex to substantiate an expense
- You have insufficient funds - you are requesting to be reimbursed for expenses greater than your remaining balance
- There is a problem with the merchant - the merchant may have coding problems on their own terminal which is not recognizing your expense as an eligible expense
- You are using an invalid merchant - the card is only accepted at healthcare merchants who accept MasterCard® and those who have implemented the inventory information approval system.

What happens if I have a \$1,000 limit on my PayFlex Card, but I have a \$1,500 transaction?

Transactions exceeding your card limit or available balance will be rejected. As you use the debit card throughout the year, you should check your available balance via the "Accounts" link after you have logged into www.mypayflex.com. This way you will know how much is available and you can request that the merchant charge only up to the available balance on the card. Then you can pay the remaining balance with another form of payment.



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Can I use the card to pay for prior plan year expenses or a "Patient Balance Due" bill?

No. You cannot use the card in the current plan year to pay for services provided or products ordered in the prior plan year. In this case, you must file a paper claim or use Express Claims online before the filing deadline for the prior year's expense and you will need to submit the detailed statement for the actual expense not the "balance due" statement.

Can I withdraw cash from an ATM with my PayFlex Card?

No. The card can only be used for qualified expenses. You cannot access cash with this card from an ATM or get cash back at a merchant.

Will I receive a cardholder agreement?

Yes, you will receive a Benefits Cardholder Agreement that you should carefully read and must abide by. You must also read the back of your PayFlex Card and sign it. By using the card, you agree to the provisions of the cardholder agreement. That is, you agree to use the card only for qualifying expenses and to provide documentation promptly upon request.

How do I report a lost or stolen card?

Lost or stolen cards should be reported as soon as possible by calling PayFlex at 800.284.4885 between 7:00am and 7:00pm CST, Monday through Friday. If the loss of a card is reported within 30 days, you are not liable for any fraudulent charges.

How does termination of employment affect my PayFlex account?

Your eligibility period to incur expenses generally ends on the date you terminate employment at which time your PayFlex Card will be permanently inactivated. However, you can file claims incurred prior to your termination date through the end of your plan's run-out period. Claims can be submitted online using Express Claims or by completing a paper claim and sending to PayFlex by U.S. mail or fax. In some cases, you may be eligible to extend your eligibility period by electing FSA COBRA coverage.