

QUICK START GUIDE

- Save all your receipts! FlexAmerica or the IRS could request documentation for any claim that does not match your company's health & Rx co-pays to be substantiated.
- Using the card to purchase over-the-counter medicines will generally require you to fax in documentation unless the purchase was made at Walgreens or drugstore.com
- Separate your eligible & ineligible expenses at the point of sale.
- If your card is denied, it is usually for the following reasons: card suspension from unsubstantiated claims, invalid merchant, or insufficient funds in your account.
- For added security, a vendor may require you to enter your home zip code and it must match the zip code on file at FlexAmerica in order for the transaction to be approved.
- Report lost/stolen cards to support@flexamerica.com
- To request an additional card, complete the Dependent Flex Debit Card Request Form (*located in the Participant Service Center*).
- If you have lost your receipt, or purchased ineligible items with your card, you can refund your account by completing the Flex Debit Card Refund Form.
- You may view all of your transactions that require documentation by logging onto your personal account and clicking on "Flex Card Charges Pending Documentation".

Please note, transactions exceeding these amounts will be denied:

- Healthcare FSA available election balance
- Dependent care FSA, HRA, parking, or transit current account balance

**Fax all required debit card
documentation and claim forms to:
866.556.5551**

WWW.FLEXAMERICA.COM

FlexAmerica

FLEX DEBIT CARD

THE
CARD IS NEAT
SAVE THE
RECEIPT



EMPLOYEES

HOW THE FLEX DEBIT CARD WORKS

The Flex Debit MasterCard® allows you to directly pay for your eligible FSA expenses at the point of service. This allows you to avoid the traditional hassles of an FSA such as paying cash for services (in addition to your payroll deduction), completing and submitting a claim form, and waiting for a reimbursement check.

Depending on the plan(s) in which you enroll, select merchants will be authorized by your employer & FlexAmerica to accept payments. Just remember to keep your receipt(s) and, upon request, fax them to FlexAmerica. If you do not send in the requested receipts, FlexAmerica may temporarily suspend your card.

The advantages of the card:

- Deducts the payment directly from your FSA account – no more paying cash for services in addition to your payroll deduction
- Offsets rising healthcare costs AND increases your take home pay
- Online access to real-time account information – allows you to check your balance any time



FlexAmerica

FINANCIAL SAVINGS

CONVENIENCE

WHERE CAN I USE MY FLEX DOLLARS?

You can use your Flex dollars at eligible FSA locations such as the doctor's and dentist's offices, pharmacies, and vision service locations. If your employer also offers a dependent care or transit account, you may use your pre-tax dollars at dependent care facilities and/or parking garages and transit authorities. Contact your HR department for details on your specific plan.

“THE CARD IS NEAT— SAVE THE RECEIPT”

The Flex Debit Card lets you avoid the hassles of traditional reimbursement plans. However, use of the card is subject to rules published by the IRS. Below are FlexAmerica's claim substantiation requirements:

- All transactions that FlexAmerica requests documentation for must be faxed to 866.556.5551 on the Flex Debit Card Validation Form (located in the Participant Service Center)
- Receipts submitted may take up to 5 business days to clear.
- Receipts must detail the date & type of service rendered – a credit card receipt or statement is not valid.
- If your card usage is suspended, you may continue to submit claims manually for reimbursement.
- If you have lost your receipt or purchased ineligible items with your card, you can refund your account by completing the Flex Debit Card Refund Form