



Frequently asked questions about the PayFlex™ Debit Card

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Why do I receive so many requests for receipts?

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, if your card swipe matches your company's co-pays or verification from your Health Provider, you should not receive a letter requesting documentation. To date, approximately 65% of the card transactions are automatically matched via co-pays and third party substantiation.

2

Why do I get a letter requesting documentation for my \$25 prescription I purchased at the drugstore?

If you include other items with your RX purchase, you could receive a letter. If you swipe the card just for the RX alone, you'll have a better chance of matching the employer co-pay and perhaps avoid receiving a request for receipt letter.

3

Why do I sometimes get a letter for a Prescription charge?

In most cases, your Prescription charges will match the substantiation file and no further documentation will be required. However, if you order several prescriptions at one time, but they are filled on different dates (for instance, one prescription is delayed for doctor approval to refill), the matching process may not work and you will be required to substantiate the charge.

4

Why do I get a letter every time for a repeating charge at the pharmacy?

The new PayFlex™ Debit Card will recognize repeating charges if the merchant and amount are exactly the same. You will be required to substantiate the charge the first time by submitting a receipt to PayFlex. Subsequent purchases (at the same merchant and same amount) will be automatically approved, based on the first documentation submitted to substantiate this expense.

5

When and where can I expect the PayFlex™ Debit Card to be sent?

The card will be mailed directly to your home address, supplied to PayFlex by your employer. It will be in a 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, your card will be re-mailed to you.

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Why doesn't my card work?

It could be one of the following reasons:

- Inactivated – the participant failed to provide requested documentation to PayFlex
- Insufficient funds – more money is requested than the participant's remaining balance
- Merchant problem – the merchant may have problems coding on their own terminal
- Invalid merchant – the card is only accepted at merchants who accept MasterCard

7 How can I access my account online?

You can access your account information via the PayFlex website www.mypayflex.com. Once at the website, click My Account and type in your user ID and password. If this is your first time logging in to 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. You'll be able to view your claims history (paper claim, web submission and/or card transactions), account balances and payment information.

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

Yes. Certain OTC medicines and drugs that don't require a prescription, such as aspirin, are eligible. See eligible expenses on the PayFlex website, www.mypayflex.com.

9 When I use the card for an ineligible charge, how do I correct it?

Call PayFlex at 1-800-284-4885 to verify the amount. You can:

- Send a check to PayFlex to reimburse the ineligible expense(s), or
- Submit an eligible claim to offset the ineligible expense.

10 How does termination affect my PayFlex account?

You can file claims for qualified expenses through the end of the current plan year. Your eligibility period to incur expenses will end on the date you terminate employment. Upon termination, your card will be permanently inactivated. However, you can still file paper claims via U.S. Mail, Fax, or Express Claims. In some cases, you may be eligible to extend your eligibility period by electing FSA COBRA coverage.

11 Can I use the card to pay for services before insurance makes their payment?

If you have insurance, be sure the service provider submits the expenses to your insurance carrier first. You should not use your card at the time of service. Once you receive the Explanation of Benefits (EOB) from the carrier, you can then use your card to pay the balance provided you do this within the current plan year and grace period if your company has one.

12 How do I report a lost or stolen card?

Lost or stolen cards should be reported as soon as possible. Call PayFlex at 1-800-284-4885 during normal business hours. If the loss of a card is reported within 30 days, you are not liable for any fraudulent charges.

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

In the event the request for additional information is ignored, a second letter is generated giving you additional time to respond. If there is no reply to the second request, collection procedures will begin. The card will be temporarily inactivated. You will be required to make reimbursement to the plan by submitting the requested documentation, submitting a personal check, or by submitting another eligible itemized receipt.



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