

The PayFlex Card®, your account debit Card

The PayFlex Card makes it easy for you to spend the money in your tax-advantaged account on **pharmacy and eligible over-the-counter (OTC) expenses***.

How does the card work?

When you receive the PayFlex Card in the mail, call the number on the card to activate it and get your personal identification number (PIN). To use your card, simply swipe and select either "debit" or "credit." Please note that some merchants may ask you to select "debit." This means you'll need to enter your PIN to complete the transaction.

- If your spouse or dependent also has a PayFlex Card, they'll use the same PIN you use.
- You can call Card Services for help if you forget your PIN or want to change your PIN.



After you swipe the card, our system automatically checks to see if you have enough funds to pay for the expense.

Where can I use the card?

You can use your card at qualified merchants where Mastercard® is accepted and where merchants can process health care cards. Merchants include doctor and dental offices, hospitals, pharmacies and hearing and vision care centers. You can also use your card at some discount and grocery stores.

What can I pay for with my card?

You can use the card to pay for eligible expenses allowed under your plan. These generally include:

- Deductibles, copays and coinsurance
- Prescriptions and certain over-the-counter (OTC) items*
- Dental and vision costs

To view the list of common eligible expense items, visit payflex.com.

Note: Some cards can be used only for specific expenses. Check your plan details to confirm before using your card.

What if I don't use my card to pay for an expense?

You can pay for an eligible expense with cash, check or a personal credit card. You can then submit a claim to pay yourself back. You can submit claims online or through the PayFlex Mobile® app. You can also fill out a paper claims form and fax or mail it to PayFlex.

Note: Remember to include supporting documentation when you submit your claim.

Quick tips

- **Spending made simple for the family**— If you're a new member, you'll automatically receive one card. You can order additional cards online for your spouse or dependent(s) at no cost.
- **Save your receipts** — If you receive a Request for Documentation letter or see an alert message on your account, this means we need documentation for a card purchase.
- **Access your account balance** — Log in to your PayFlex member website. You can view your available balance on My Dashboard.
- **Check your card's expiration** — Your card is valid for five years, as long as you're an active member. Before your card expires, you'll receive a new card in the mail.
- **Replace lost or stolen cards** — Call us right away at **1-888-879-9280** to report a lost or stolen card.

Request for Documentation alerts and letters

There may be times that we need documentation from you to verify that your card was used to pay for an eligible expense. If this happens, we'll post an alert message online or send you a Request for Documentation letter.

Responding to a Request for Documentation alert or letter

If we need more information on a debit card purchase, you have three options.

1. Send us the Explanation of Benefits (EOB) statement or itemized receipt for the card payment. You can upload your documentation to the PayFlex site, send through the PayFlex Mobile app, or fax or mail it to us.
2. Substitute another expense for the one in question. Upload, fax or mail** the EOB or itemized receipt for another eligible item or service incurred in the same plan year. (Note: This option is only available if you haven't been reimbursed for the item or service. And if you haven't already paid for it with your PayFlex Card.)
3. Pay back your account for the amount in question. Send a personal check or money order directly to PayFlex.

Note: If you don't respond to the request, your card may be suspended until you either send in the requested documentation or pay back the account.

Sign up for account alerts

To help stay up to date on your card transactions, we encourage you to sign up for debit card notifications through e-mail, web alert or both. Log in to your PayFlex member website and click **Account Settings**. Then select **Account notifications**.

New identity theft services

The Mastercard® ID Theft Protection™ solution helps detect and resolve identity theft. Sign up for free today at mastercard.us/idtheftalerts.

Questions?

Log in to your PayFlex member website and click **Help & Support**.

*Make sure to have a written prescription from your doctor.

**If you choose to fax or mail documentation, include a copy of your Request for Documentation letter.

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Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits.

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