

Paying yourself back from your PayFlex® FSA

If you have a Flexible Spending Account (FSA) with PayFlex®, it's easy to pay yourself back from your account. After you pay for an eligible expense with cash, check or a personal credit card, you can submit a claim to pay yourself back (as long as funds are available).

You can submit claims through:

- Your PayFlex member website, [Payflexdirect.com](https://payflexdirect.com) or via Aetna navigator
- The PayFlex Mobile™ app
- Or, you can fill out a paper claim form and fax or mail it to PayFlex

When you submit a claim, you must include supporting documentation to confirm your expense is eligible.

Acceptable documentation for health care expenses:

- **Explanation of Benefits (EOB)** - This is the best form of documentation. If the claim goes through your insurance plan, you'll receive an EOB from your insurance plan.
- **Detailed receipt or itemized statement** - If the claim didn't go through insurance, such as an over-the-counter (OTC) expense, you can send a detailed receipt or itemized statement that shows the following:

- Date the purchase or service was incurred
- Your financial responsibility (amount paid)
- Description of purchase or type of service
- Provider or merchant name
- Patient or dependent name (if applicable)

Note: If you're submitting a claim for an OTC drug or medicine, you must also include a written prescription from your doctor.

- **Prescription drug receipt** – If you're sending in a prescription drug receipt, it must contain the pharmacy name, patient name, drug name (if listed), date the prescription was filled and the amount you paid.



Acceptable documentation for dependent care expenses:

- **Completed and signed paper claim form** – If your dependent care provider completes and signs a paper claim form, you don't need to include a detailed receipt or statement.
- **Detailed receipt or itemized statement** – If your dependent care provider doesn't sign a paper claim form, you can submit a claim through Aetna Navigator or [Payflexdirect.com](https://payflexdirect.com) or PayFlex Mobile app and include documentation that shows the following information:
 - Dates of service
 - Amount of service
 - Dependent name
 - Provider name

Note: A cancelled check, credit card receipt or balance due statement are not acceptable forms of documentation.

How to submit a claim to PayFlex

Submitting a claim online

Log in to Aetna navigator or direct to Payflexdirect.com. Under *Quick Links*, click on **File a Spending Account Claim**. If prompted, select **Pay Me** to get started. If you want to upload your documentation, it must be in PDF format. Otherwise, you can create a fax coversheet and fax your documentation to PayFlex.

Submitting a claim through the PayFlex Mobile™ app

Log in to the app and select the **Financial Center**. Then select **File Claim** to get started.

Fax or mail your claim to PayFlex

1. Go to Aetna navigator or direct do Payflexdirect.com and visit the **Resource Center** to download a claim form from **Administrative Forms**. *Don't have access to a computer?* Call PayFlex at **888-678-8242** to request a claim form.
2. Complete the required fields. Then print and sign the form.
3. Mail or fax the completed form and supporting documentation to PayFlex. You can find the mailing address and fax number in the top right corner of the form.

QUICK TIP: Sign up for the “Explanation of Payment” (EOP) notification to find out when we have processed your claim. You can do this through **My Settings**.

For fast reimbursements, enroll in direct deposit

Log into Aetna Navigator or Payflexdirect.com and click **My Accounts and Services** on the left side of the screen. Then click **Enroll in Direct Deposit** to get started. If you choose not to enroll in direct deposit, you'll receive a check in the mail.

Questions?

You can link to your Payflex account through Aetna Navigator®, your secure member website

(www.AetnaNavigator.com) or directly through PayFlexDirect.com.

or call Payflex at **888-678-8242**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. and Saturday, 9 a.m. – 2 p.m. CT.

This material is for informational purposes only. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to www.PayFlex.com.

