

The PayFlex Card®

spending made simple



The PayFlex Card® provides a simple way to spend the money in your PayFlex® account. It is similar to a debit card since it electronically accesses the money loaded onto the card, when used to pay for eligible expenses. All you need to do is **select** your eligible item, **swipe** your card, and **save** your receipt!

Benefits of using the card

- Immediate payment of your expenses from your PayFlex account
- Increases your personal cash flow
- No claim filing due to point-of-sale approval
- Ease of use of your pre-tax funds

How does the card work?

As you incur eligible expenses, you simply present your card for payment and select "credit" (if applicable). The system will then validate that you have funds available to cover the transaction and automatically deduct the amount from your PayFlex account. Once your card transactions have been processed, you can view them online at HealthHub.com via the Financial Center.

Where can I use the card?

You can use your card at qualified merchants where MasterCard® is accepted. Qualified merchants include physician and dental offices, hospitals, mail order prescription vendors, hearing and vision care providers, as well as discount stores, grocery stores, and pharmacies, provided the merchant has implemented an inventory information approval system (IIAS) or other IRS-approved system.

What can I purchase with the card?

You can use the card to pay for eligible healthcare expenses such as co-pays, prescriptions, vision and hearing products and much more! To view a detailed listing of eligible expenses, go to HealthHub.com, click on **Employee Account Login** and select **Eligible Expense Items** on the top navigation bar before logging in.



Can I use the card for online purchases?

Yes, you can use your card to purchase eligible expenses online. Through HealthHub's Consumer Center, you can buy items such as glasses, contacts, prescription drugs, durable medical equipment and certain over-the-counter items using your PayFlex Card. If an item is not identified as "FSA eligible" you will need to use a form of payment other than your PayFlex Card.

PayFlex Card®

Quick Tips

PayFlex Card® delivered to your doorstep

Quick tip: if you are a new participant or your card has expired, a PayFlex Card will be mailed to you in a plain, white envelope before the beginning of your plan year.

Access your account balance

Quick tip: login to HealthHub.com to view your available balance on My Dashboard.

Solve card troubles quickly online

Quick tip: if your card isn't working, login to HealthHub.com to view your available balance and any alert messages indicating that you have claims requiring substantiation.

Spending made simple for the family

Quick tip: order additional cards for your spouse and/or dependent by logging into HealthHub.com and selecting Manage My Debit Cards.

Keep your card active

Quick tip: if you receive a Request for Documentation letter OR see an alert message on HealthHub.com, respond promptly by uploading a detailed receipt or EOB (preferred).

***Don't forget to keep your receipts!**

Check your card's expiration date

Quick tip: your card is valid for a five-year period as long as you remain an active participant. When your card expires, PayFlex will mail you a new card prior to the beginning of the plan year.

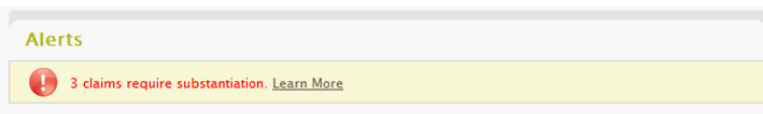
Replace lost or stolen cards

Quick tip: contact Customer Service as soon as possible at 800.284.4885.

More Questions?

Quick tip: customer service representatives are available at 800.284.4885, Monday - Friday, 7am-7pm and Saturday, 9am-2pm CT.

IMPORTANT: Request for Documentation alerts and letters



If you see an alert message on HealthHub.com for claims requiring substantiation OR receive a Request for Documentation letter, this means you are required to provide documentation to verify that you used your card to pay for an eligible item or service, as regulated by the IRS. If you happen to pay for a healthcare expense that is based on an estimate of what you owe, additional documentation will be requested by PayFlex. The preferred documentation is an EOB from your insurance provider, as it provides the information needed to verify the expense and the exact amount you owe for the service(s). Keep in mind that you have three options for responding.

How to respond to a Request for Documentation alert or letter

Select one of the following options:

- 1) Upload, fax or mail an itemized receipt OR EOB for the transaction(s) listed;
- 2) Upload, fax or mail an itemized receipt or EOB for another eligible item incurred during the plan year (Note: This option is only available if the item has not been previously reimbursed for OR paid for with your PayFlex Card); OR
- 3) Send a personal check or money order for the expense you are unable to provide documentation.

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

Please note, if you do not respond to the alert message or letter, your card will be temporarily deactivated until you provide the requested documentation or payment. If your card becomes inactive, you can still pay for eligible expenses with another form of payment and submit a claim for reimbursement. However, you cannot use your card until you do one of the options listed above.