

Swipe your way to smart savings

## The PayFlex Card®, your account debit card

### Instant access to your money

The PayFlex Card helps make it easier for you to spend the money in your applicable tax-advantaged account. When you use the debit card, it uses the money in your account/s to pay for eligible expenses. Check your plan details at [stateoftn.payflexdirect.com](http://stateoftn.payflexdirect.com) to find out what expenses are eligible under your plan.

### Frequently asked questions

#### How does the card work?

Your PayFlex Card can be used to pay for eligible products and services under your plan. 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 will 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.

**Important Note:** If you’re a State or Higher Education employee and enrolled in both the Health Savings Account (HSA) and Limited Purpose Flexible Spending Account (LPFSA), you’ll use one PayFlex Card for both accounts. Eligible LPFSA expenses will automatically pull from your LPFSA funds first, before using your HSA funds.

\*If you want to use your account funds for OTC drugs and medicine, you’ll need a written prescription from your doctor. After you get the prescription, pay for the expense out of pocket. Then submit a claim to pay yourself back. You can’t use the PayFlex Card.

#### 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. This includes 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 your PayFlex® member website.

**Note:** Some cards might only be able to be used for specific expenses. Check your plan details in your member handbook 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 use features online or through the PayFlex Mobile® app to pay yourself back. You can also fill out a paper 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 at [stateoftn.payflexdirect.com](http://stateoftn.payflexdirect.com) to view your available balance on My Dashboard.

**Check your card's expiration date** — 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** — Please 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 item or service. If this happens, we'll post an alert message online or send you a Request for Documentation letter.

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 [stateoftn.payflexdirect.com](http://stateoftn.payflexdirect.com) and click on "My Settings." Then click on "Manage Notifications" and select the notifications you wish to receive. Be sure to sign up for the Debit Card Substantiation Notification.

## How to respond 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.

## Questions?

Visit [stateoftn.payflexdirect.com](http://stateoftn.payflexdirect.com), or call us directly at **1-855-288-7936**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

## New identity theft services

All MasterCard debit card holders now have access to Identity Theft Resolution Services at no cost. If your PayFlex Card is lost or stolen and you believe you're a victim of identity theft, this service can assist you with the process of restoring your identity.

For more information, call the MasterCard Assistance Center at **1-800-MC-ASSIST (1-800-622-7747)**.

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

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