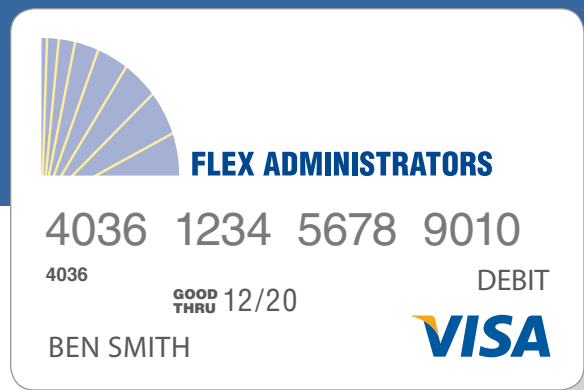


Flex Administrators Payment Card FAQ



1. What is the Flex Administrators Visa Card?

The *Flex Card* is a special-purpose Visa® card that gives you an easy, automatic way to pay for eligible expenses.

2. How Does the Flex Card Work?

The value of your account(s) is stored on the *Flex Card*. When you have eligible expenses at a business that accepts benefit debit cards, simply use your Card. The amount of the eligible purchases will be deducted automatically from your account, and the money will be transferred to the provider/merchant for immediate payment.

3. How Does the Flex Card Change How I am Reimbursed for Expenses?

Before the *Flex Card* became available, you had to pay for your eligible expenses at the time of purchase, submit claim forms with receipts, then wait for the reimbursement to be processed. Reimbursement checks were mailed to you. So you “paid twice” – once through your payroll deduction and again when you made a purchase. Then you had to wait for reimbursement.

With the *Flex Card*, you simply swipe your Card and the payment is automatically deducted from your benefit account. The Card reduces the amount of paperwork, as well as the need to wait for reimbursement checks.

4. Is the Flex Card Just Like Other Visa® Cards?

No. The *Flex Card* is a special-purpose Visa Card that can be used only for eligible health care/benefits expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

5. How Many Flex Cards Will I Receive?

You will receive two Cards, both in the participant’s name. An eligible Dependent can use the other card by signing the back.

6. Will I Receive a New Flex Card Each Year?

No. As long as you re-enroll each year to use the card, you will not receive a new Card. Each year you have a benefit associated with the *Flex Card*, as long as you used the Card in the current benefit year – you will continue using the same Card. The Card will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account you have.

7. What if the Flex Card is Lost or Stolen?

You should contact Flex Administrators at 616.456.7908 or service@flexadministrators.com. Report a Card lost or stolen as soon as you realize it is missing, so the Administrator can cancel your Card and issue a replacement. There may be a fee for replacement cards.

8. How Do I Activate the Flex Card?

Just call the toll-free number on the activation sticker on the front of the *Flex Card* or visit the web site on the back of the Card.

You can use both *Flex Cards* once the first Card is activated – you do not need to activate both. Wait one business day after activation to use your Cards. Each Card user should sign the Card with their own name.

9. How Much is on the Flex Card When it is Activated?

For Health Care FSAs, your annual election amount will be loaded onto the card. It’s from that total dollar amount that eligible expenses will be deducted as you use your Cards or submit manual claims.

Some other types of accounts, like HSAs and HRAs, are funded incrementally at each pay period, so it is especially important to be aware of your account balances in order to avoid having your Card declined at the point of service.

10. Where Can I Use the Flex Card?

IRS regulations allow you to use your *Flex Cards* in participating local or mail-order pharmacies, discount stores, and supermarkets that can identify FSA/HRA-eligible items at checkout and accept benefit pre-paid cards.

Some plan designs may allow you to use your Card in pharmacies that have certified that 90% of the merchandise they sell is HSA/FSA/HRA-eligible. However, since these pharmacies cannot identify the eligible items at the point of sale, another form of auto substantiation or paper follow-up will be required.

You may also use the *Flex Card* to pay a hospital, doctor, dentist, or vision provider that accepts prepaid benefit cards. In this case, the system will electronically verify the transaction’s eligibility according to IRS rules. If the transaction cannot be verified, paper follow-up will be required.

11. Are There Places the Flex Card Won’t be Accepted?

Yes. The *Flex Card* will not be accepted at locations that do not offer eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores.

The *Flex Card* will not be accepted at pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that cannot identify HSA/FSA/HRA-eligible items at checkout. The Card transaction may be declined. You can find out which merchants participate by visiting the web site on the back of the Card.

12. If Asked, Should I Select “Debit” or “Credit”?

If you have elected to use a PIN (Personal Identification Number) with your *Flex Card*, you should select “Debit” and enter the PIN when prompted. If you are not using a PIN with your *Flex Card*, you should select “Credit” and you will be asked to sign for the benefit card purchase. You cannot get cash with the *Flex Card*.

13. How Does the Flex Card Work in Participating Pharmacies, Discount Stores, and Supermarkets?

Bring prescriptions, vision products, eligible OTCs and other purchases to the register at checkout to let the clerk ring them up. Present the *Flex Card* for payment.

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If the transaction is approved: The amount of the FSA/HRA-eligible purchases is deducted from the account balance and no receipt follow up is required. If you have ineligible items in your order, the clerk will then ask for another form of payment for those.

If the transaction is declined: The clerk will ask for another form of payment for the total amount of the purchase.

The receipt will identify HSA/FSA/HRA -eligible items and may also show a subtotal of the HSA/FSA/HRA -eligible purchases.

In most cases, you will not receive requests for receipts for HSA/FSA/HRA -eligible purchases made in participating pharmacies, discount stores, department stores, or supermarkets.

14. Why Do I Need to Save All of My Itemized Receipts?

You and your other eligible users should always save itemized statement for HSA, FSA and HRA purchases made with the *Flex Card*. You may be asked to submit documentation to verify that your expenses comply with IRS guidelines. Each receipt must show: the merchant or provider name, the service received or the item purchased, the date of service, and the amount of the purchase. The IRS requires that every card transaction is substantiated. If automated processing is unable to substantiate a transaction, the IRS requires that itemized statements be submitted to validate expense eligibility.

15. May I Use the Flex Card for Prescriptions Ordered Prior to Activating the Flex Card?

No. The *Flex Card* must be activated prior to the order and/or purchase date of prescriptions. In some cases, you will need to wait 1 business day after activating the Card to purchase prescriptions at your pharmacy.

16. May I Use the Flex Card if I Receive a Statement With a Patient Due Balance for a Medical Service?

Yes. As long as you have money in your account for the balance due, the services were incurred during the current plan year, and the provider accepts prepaid benefit debit cards, you can write the Card number on your statement and send it back to the provider.

17. Sometimes I'm Asked for the CVV When Paying a Balance Due, or Placing an Order by Phone or Online. What is It and Where can I Find it?

CVV stands for "Card Verification Value." It is a 3-digit number that can be found on the back of the card to the right of the signature panel.

18. How Do I Know How Much is in My Account?

You can visit your personal Account Summary page at www.flexadministrators.com to view your account activity and current balance. You should always know your account balance before making a purchase with the *Flex Card*.

19. What If I Have an Expense That is More Than the Amount Left in My Account?

When you incur an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register. (Check with the merchant.) For example, you may tell the clerk to use the *Flex Card* for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, you may pay another way and submit the eligible transaction manually via a claim form with the appropriate documentation.

20. What are Some Reasons That the Flex Card Might Not Work at Point of Sale?

The most common reasons why the *Flex Card* may be declined at the point of sale are:

The *Flex Card* has not been activated.

The *Flex Card* has been used before the 24-hours after activation are over.

You have insufficient funds in your employee benefit account to cover the expense.

Non-eligible expenses have been included at the point-of-sale. (Retry the transaction with the eligible expense only.)

The merchant is having problems (e.g. coding or swipe box issues).

The pharmacy, discount store, department store, or supermarket is not capable of identifying HSA/FSA/HRA eligible items at checkout.

21. Who Should I Call With Questions About the Flex Card?

Contact Flex Administrators at 616.456.7908 or service@flexadministrators.com.

22. Can I Use the Flex Card to Access Money Left in the Account From Last Year?

The IRS allows for a grace period in the current year to use up funds carried over from the prior year. Check with your administrator for your specific plan guidelines.

23. How Will I Know to Submit Receipts to Verify a Charge?

You will receive an email or notification from your administrator if there is a need to submit documentation. All documentation should be saved per the IRS regulations.

24. What If I Fail to Submit Documentation to Verify a Charge?

If documentation is not submitted as requested to verify a charge made with the *Flex Card*, then the Card will be suspended until receipts are received. You will be required to repay the amount charged.



NEW ADDRESS

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Outside of 616 area code: 800.968.3539

www.flexadministrators.com