

Flex Debit Card

All employees that participate in the Flexible Spending Account (FSA) will receive a debit card to pay for qualified expenses. The Flex Convenience debit card looks like a regular credit card, and is issued under the MasterCard system, but is only accepted at specific types of merchants or provider locations.

- **Debit cards will be mailed** to your home in a plain white envelope. Existing participants will not receive a new card as it does not expire for three years.
- **If you lose your card**, please contact HFS Benefits at 888.460.8005 to deactivate your card and order a new card. In addition, you can order cards for your family members. Please visit www.hfsbenefits.com to download an order form.
- **To activate your card**, purchase an item where the card is swiped. If you plan on using your card for mail order medications, please purchase an item where the card can be physically swiped first. An initial order either by mail or online will not activate the card.
- **It is called a debit card, but you use it just like a credit card.** At the merchant point of service keypad choose “credit” as there is no PIN assigned to the card. The card is called a debit card because you may use it for expenses up to your annual Health Care FSA election (or available balance). Any transaction over your account balance will be declined.

HOW DO YOU USE YOUR FLEX DEBIT CARD?

Easiest – use your card at any merchant utilizing an inventory control system and you will not be asked for documentation. These merchants use a system that only allows qualified expenses to be purchased when using the debit card. Transactions at grocery stores and discount stores not utilizing inventory control will be declined. **Effective 7.1.09, pharmacies (including mail order) must have inventory control to accept the debit card.** The following is a sample listing of some of the merchants that have implemented the IAS inventory control system:

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|-----------------|-----------------|----------------|-----------|
| • Walmart | • Walgreens | • CVS Pharmacy | • Target |
| • Sam’s Club | • Happy Harry’s | • Giant Foods | • Safeway |
| • Drugstore.com | • Rite Aid | • Food Lion | • Kroger |

For a complete list of merchants, please visit www.hfsbenefits.com.

Easier – use your card for copayments which HFS Benefits has loaded into their system and avoid being asked for documentation. If other non-copay transactions are included on the same card transaction, you will be required to submit for all of the charges including the copay. Also, recurring transactions that have been reported to HFS Benefits will not require documentation after the initial submission.

Easy – when you use your card for any other expense, use the personalized form for substantiating your claim. Complete a Debit Card Substantiation form and send to HFS Benefits with a copy of the receipt. To avoid delay in clearing the transaction, send the form within 30 days of your purchase. HFS Benefits will send you a monthly statement if you have any pending transactions. You may also submit your receipts along with the monthly statement.

HOW DO YOU GET REIMBURSED WHEN YOU DO NOT USE THE DEBIT CARD?

Simply complete the personalized claim form and send with your receipts as instructed. Please do not use the Debit Card Substantiation Form for these expenses. They will not be reimbursed if the incorrect form is used.

Reminders:

- Make copies of the personalized claim forms.
- Credit Card receipts cannot be accepted as receipts.
- Receipts from the provider must show description of the purchase and a date of service.
- Do not use a highlighter on the submission. (appears black on a fax)
- Do not send original receipts. Copies of all receipts should be on 8.5” x 11” paper.

