

Help keep your PayFlex Card® active

The Internal Revenue Service (IRS) requires PayFlex® to verify that all card purchases are eligible. There may be times during that plan year when PayFlex will ask you to send documentation for a card purchase. If you receive a request, make sure to respond promptly or your card may be suspended.

Common scenarios when PayFlex may need documentation

1. You used your PayFlex Card at a merchant that doesn't use an IRS-approved system for health care cards.
2. The amount doesn't match the established co-pay under your health care plan.
3. The description from the merchant doesn't list a type of expense.

How will I know if PayFlex needs documentation?

If we need documentation from you for a card purchase, we'll post an alert message on the PayFlex member website. Or we'll send you a Request for Documentation notice by e-mail or mail, based on your account settings.

Sign up for PayFlex debit card alerts

You can sign up to receive e-mail notifications to let you know when we need documentation from you. Log in to your PayFlex member website and click **My Settings**. Select the notifications link to get started. Be sure to sign up for the **Debit Card Substantiation Notification** and **Request for Documentation Letter**.

Important notes to keep in mind

- Save all your Explanations of Benefits (EOBs) from your insurance carrier as well as your itemized statements and detailed receipts for your card purchases.
- If you don't respond to our requests, your card may be suspended until you send in the requested documentation or payment.
- After PayFlex receives/processes your documentation, your card will be active again.
- **If your card is suspended**, you can still get reimbursed for eligible expenses. Pay for an eligible expense with another form of payment and submit a claim.

Quick Tip!

To help prevent requests for additional documentation, don't use the debit card at the time of your visit, unless you're paying for a copay. Wait until your health care provider sends you a statement or EOB showing the amount you owe, after it's been processed through your insurance.

Responding to a Request for Documentation alert or letter: *You have three options*

1. Send us the documentation for the card payment

You can do this from the PayFlex member website, through the PayFlex Mobile® app, or by fax or mail. Documentation needs to include:

- The date of purchase/service, amount of purchase/service, description of item or service, provider/merchant name, and patient name (if applicable)
- An **EOB** from your insurance provider is preferred. If the expense didn't go through insurance, send an **itemized statement** or **detailed receipt**.

- **PayFlex member website:** Under **Alerts**, you'll see a red alert message. Click **Learn More**. Select the transaction(s) and click on **Upload My Receipts** to get started. Your documentation must be in PDF format.
 - You can also respond through the **Financial Center**. Select the **Substantiate A Spending Account Claim** link. If you don't see this link, it means we don't need additional documentation from you.
- **PayFlex Mobile:** Log in to the app. Under **Alerts**, select the red alert message for claims requiring substantiation to get started.
- **Fax or mail:** Send a copy of the Request for Documentation letter with your documentation directly to PayFlex. You can find the letter in **My Documents**.

Note: We can't accept documentation that shows an estimated or pending amount or filed with insurance.

2. Send another expense

Use another expense for the one in question by sending the **EOB, itemized statement** or **detailed receipt**. You can do this from the PayFlex member website, through the PayFlex Mobile™ app, or by fax or mail.

- This expense needs to have been incurred in the same plan year.
- Make sure the product or service was paid out of your pocket (i.e., personal credit card, check or cash).
- You can't submit a claim for an expense if you already received reimbursement.
- If you choose to substitute another expense for a card payment, the transaction will display on your account until the end of the plan year.

3. Pay back your account for the amount in question

Send a **personal check** or **money order** to PayFlex. Be sure to include a copy of the letter with your payment. **Mail to:** PayFlex Systems USA, Inc., Flex Dept. P.O. Box 3039, Omaha, NE 68103

- We'll apply the payment to your PayFlex account to make up for the expenses you're unable to verify.
- If you pay back your account for the original card payment, the transaction will display on your account until the end of the plan year.

Questions?

Log in to your PayFlex member website and click **Contact Us**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

PayFlex Systems USA, Inc.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to **payflex.com**.

Financial Sanctions Exclusions. If benefits provided by any agreement violate or will violate any economic or trade sanctions, benefits are immediately considered invalid. PayFlex cannot make payments for claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc.

payflex.com