

Using a Flexible Spending Account with PayFlex®

Here are some quick tips to help make the most of your Flexible Spending Account (FSA) with PayFlex®.

Eligible FSA expenses

Certain expenses may be eligible for reimbursement from your FSA, but not eligible for coverage under your health plan. To view a list of common eligible and ineligible expenses, go to payflex.com and click on **Individuals**. Then select the **eligible expenses** link. If an expense is ineligible, you may be able to provide a letter of medical necessity with your claim and receive reimbursement. For more information, go to www.irs.gov/pub/irs-pdf/p502.pdf.

Stay connected to your FSA

Sign up for important account notifications

Once you're an FSA member and you have registered your account on the PayFlex website, you can sign up for account notifications at payflex.com. This will make managing your FSA even easier! You can receive notifications by e-mail or web alert. To sign up:

1. Log in to payflex.com.
2. Go to your account settings and select **Account notifications**.
3. Select the notifications you wish to receive and how you want to get them.

PayFlex Mobile® App

Access your FSA with our free* PayFlex Mobile application available for iPhone® and iPad® mobile digital devices, and Android™ smartphones. The PayFlex Mobile app lets you:

- View your account balance and manage your account funds.
- Request reimbursement and view transaction history.
- View PayFlex Card®, your account debit card, purchases and submit documentation (if applicable).
- View a list of common eligible expense items.

To get started, download **PayFlex Mobile** onto your mobile device from your app store. To log in to the app, enter the username and password you created on the PayFlex member website.

*Standard text messaging and other rates from your wireless carrier still apply.

**Not all of the PayFlex Mobile functionality is available for BlackBerry smartphones. Menu layouts, designs, and screen displays may vary on your device.

PAYFLEX®

Using the PayFlex Card®, your account debit card

- **You can use the card to pay for your eligible health care expenses.** When you use the card, the funds automatically come out of your FSA, if you have funds available.
- **Save your Explanations of Benefits (EOBs) and itemized receipts.** We may request documentation from you for your card transactions to verify that you used the card to pay for an eligible item or service.
 - If we need documentation, we'll post an alert on your account on **payflex.com**.
 - We'll also send a Request for Documentation letter on February 15, May 15, August 15 and November 15, if needed. You can sign up to receive letters by mail or e-mail.
 - When you use your card for a copay, we won't request documentation from you.
- **If you receive an alert or letter, you must respond to keep your card active.** You have three options.
 1. Send us the Explanation of Benefits (EOB) for the card payment. If the expense did not go through insurance, then send the itemized receipt.*
 2. Send us the EOB or itemized receipt for another eligible item or service to offset the expense in question.*
 3. Pay back your account by sending a check to PayFlex.

EOB needs to include:

- Provider Name
- Patient Name
- Date of service (not payment date)
- Type of service (for eligibility of service)
- Amount you owe (patient responsibility)

Itemized receipt needs to include:

- Merchant or provider name
- Patient Name
- Date of service (not payment date)
- Type of service or item purchased
- Amount of service or purchase
- Insurance payment (if applicable)

Note: PayFlex can't accept receipts that show estimated, pending or filed with insurance. If you're submitting expenses from Cayuga Medical Center, provide the itemized bill, not the balance forward statement.

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

Submitting a claim for reimbursement

- If you decide not to use the PayFlex debit card, you can pay for eligible expenses with cash, check or a personal credit card, then submit a claim for reimbursement. You can:
 - Use the File a Claim feature at **payflex.com**
 - Use the File Claim feature through the PayFlex Mobile® app
 - Fill out a paper claim form and fax to 888-238-3539
 - Fill out a paper claim form and mail to PayFlex
- When you submit a claim, you'll need to submit the Explanation of Benefit (EOB) or itemized receipt. If you submit a claim online and use the fax feature, you must fax the documentation within 30 days or you'll need to resubmit the claim.
- At **payflex.com**, you can also pay your health care provider directly from your FSA.

Questions?

Visit **payflex.com** or call us at **1-888-678-7821**. Customer service representatives are available Monday through Friday from 8 a.m. to 8 p.m. ET and Saturday from 10 a.m. to 3 p.m. ET.

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. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to **payflex.com**.