

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 tax-advantaged account.

Frequently asked questions

How does the card work?

Your PayFlex Card can be used to pay for eligible products. 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.

Note: Don’t use your debit card for an amount that’s pending, estimated or waiting to go through your insurance. You need to wait until the eligible expense is fully processed before using your 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

View the list of common eligible expense items at payflex.com.

Note: Some cards might only be able to be used for specific expenses. Check your plan details 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. Then use the online features or the PayFlex Mobile® app to pay yourself back.

*If you want to use your account funds for OTC drugs and medicine, you’ll need a written prescription from your doctor.

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 to your PayFlex member website. You can view your available balance on your account 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.

To help stay up to date on your card transactions, sign up for debit card notifications through email, web alert or both. Log in to your PayFlex member website and click **Account Settings**. Then go to **Account notifications**. Be sure to sign up for the **Card expense verification**.

How to respond to a Request for Documentation alert or letter

If we need more information on a debit card purchase, send us the Explanation of Benefits (EOB) statement for the card purchase. You can upload your documentation to the PayFlex site, send it through the PayFlex app, or fax or mail it to us.

If you don't have an EOB, you have three other options:

1. Send us the itemized receipt for the card purchase.
2. Substitute another expense for the one in question.
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 payflex.com, or call us directly at **1-888-678-7821**. We're here to help Monday – Friday, 8 a.m. – 8 p.m. ET and Saturday, 10 a.m. – 3 p.m. ET.

Protect yourself and your identity

All PayFlex Card holders have access to the MasterCard® ID Theft Protection™ solution to help detect and resolve identity theft. Sign up for free today at mastercard.us/idtheftalerts.

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

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

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