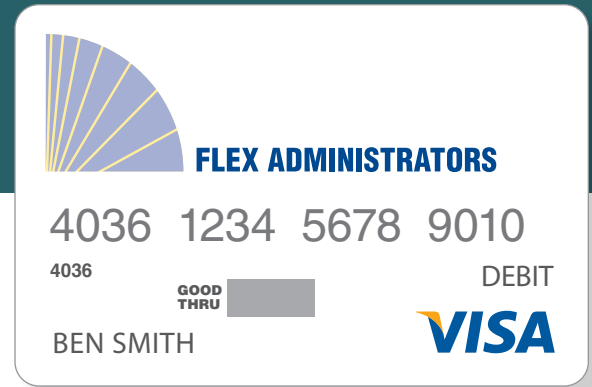


Flex Administrators Visa Debit Card 101



Following the steps below will make using your Debit Card easy.

1 Activate Your Debit Cards

You can activate your debit cards by calling the toll-free number located on the activation sticker on the front of your flex card or by visiting the website on the back of the card.

2 Use Your Flex Card to Pay

Use your Flex Administrators VISA card when paying for eligible medical, dental, vision or dependent care expenses. Your eligible expenses will be determined by your plan design.

3 Save Your Statements

You may be asked to submit documentation to verify that your expenses comply with IRS guidelines. Each itemized statement must show: the provider/merchant's name, the service received or items purchased, the date of service/purchase, and the amount charged for the services/items purchased. You may also submit an Explanation of Benefits (EOB) from

4 Check Your Email

You may be required to support a purchase. If documentation is requested, you will receive a request via email only, 1-2 days following your debit card swipe. You will have 30 days from the date of the first emailed request to submit your documentation. If it is not received at the end of 30 days, your debit card will automatically be suspended until either the documentation is submitted or a repayment is made to your account. Please see your Flex Administrators brochure for instructions on how to submit documentation.

Log Into Your Account Any Time

Access your account with the online portal or the Flex Administrators Mobile App at any time to check your balance, view required tasks, submit receipts, and more! You may also call Flex Administrators at (616) 456-7908 from Monday-Friday 8:30am - 5:00pm EST and speak with our receptionist who will assist you with questions, or connect you with your account manager for further assistance.

The other side of this sheet contains answers to the most frequently asked questions.

Flex Administrators Debit Card FAQs



1 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.

2 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.

3 Will I Receive a New Flex Card Each Year?

No, you will not receive a new Card each year. 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. If you have a card that will expire, new cards will automatically be requested and mailed for you with adequate time to be received before the current card expiration date.

4 What if the Flex Card is Lost or Stolen?

Contact Flex Administrators at (616) 456-7908 or email service@flexadministrators.com. Report a Card lost or stolen as soon as you realize it is missing, so your card can be canceled and a replacement card can be issued. There may be a fee for replacement cards.

5 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. 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. 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.)

6 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.

7 How Will I Know to Submit Receipts to Verify a Charge?

You will receive an email from our automated system if there is a need to submit documentation. All documentation should be saved per the IRS regulations.

8 Will Supporting Documentation Be Required for All Purchases Made with the Flex Card?

No. Typically purchases made at major pharmacies and/or copay amounts from your group's medical health plan will auto-process – meaning you will not need to turn in supporting documentation. However, if automated processing is unable to approve a transaction, the IRS requires that either an itemized statement or Explanation of Benefits be submitted to validate the expense. These notifications will be sent by email.



Get the Free "Flex Administrators Mobile" App By Pointing Your Camera at the QR Code



For Apple



For Android



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