PAYFLEX®

The PayFlex Card®, your account debit card

Swipe your way to smart savings

Pay with ease

The PayFlex Card helps make it simple for you to pay for your eligible expenses.

Frequently asked questions

How does the card work?

When you receive your PayFlex Card in the mail, just call the number on the card to activate it. Then, you'll get your personal identification number (PIN).

To use your card, simply swipe and select either debit or credit. After you swipe the card, our system automatically confirms if you have enough funds available.

Keep in mind 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.

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. Merchants include doctors' 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

To view the list of common eligible expense items, visit **payflex.com**.

Note: Some cards can be used only 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, a check or a personal credit card. You can then use features online or through the PayFlex Mobile® app to pay yourself back.

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

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Quick tips

Order additional cards for your 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, it means we need you to verify a card purchase..

Access your account balance — Log in to your PayFlex® member website to view your available balance.

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 (TTY: 711)** to report a lost or stolen card.

Request for Documentation

There may be times when we need documentation from you to verify your card was used to pay for an eligible item or service

To help stay up to date on your card transactions, log in to your PayFlex member website to sign up for debit card notifications through email, web alert or both

How to respond to a Request for Documentation

If we ask for 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 Mobile 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 in 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.

Got questions?

Visit **payflex.com** or call us directly at **1-844-729-3539 (TTY: 711)**. We're here to help Monday - Friday 7a.m. - 7p.m. CT, and Saturday 9a.m. - 2p.m. CT.

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-MASTERCARD (1-800-627-8372).**

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Help us help you keep your PayFlex Card® active

Let's work together

There may be times when PayFlex® will ask you to send documentation for a card purchase. That's because the Internal Revenue Service (IRS) requires us to verify that all card purchases are eligible. So if you get a request, make sure to respond. Keeping us in the loop helps ensure that you can continue to use the PayFlex Card, your account debit card.

PayFlex may need documentation if:

1. The amount doesn't match the established copay under your health care plan
2. The description from the merchant doesn't list a type of expense
3. The card was used for an amount that was "estimated" or "pending"

How will I know if PayFlex needs documentation?

You can find out if we need documentation from you on your PayFlex member website. Or we'll send you a Request for Documentation notice by email or mail, depending on your account settings.

Sign up for PayFlex debit card alerts

If you sign up to receive email notifications, we can let you know right away when we need documentation from you. Just log in to your PayFlex member website and click **Account Settings** at the top of your screen. Then select **Account notifications.**

Things to keep in mind

- Save all your Explanations of Benefits (EOB) statements from your insurance carrier. And keep your itemized statements and detailed receipts for your card purchases handy.
- If you don't respond to our requests, your card may be suspended. So be sure to send in the requested documentation or payment.
- After PayFlex receives and processes your documentation, your card will be active again.
- **If your card is suspended**, no worries. You can still get reimbursed for eligible expenses. Just pay for an eligible expense with another form of payment. Then submit a claim.

Quick tip

Don't use your debit card at the time of your visit, unless you're paying a copay. Wait until your health care provider sends you a statement or EOB showing the amount you owe. That way, you can avoid requests for more documentation.

Responding to a Request for Documentation

What type of documentation can I submit?

The best type of documentation to send us is the EOB — one EOB for each expense. Also, make sure it shows the "final" amount you owe. We can't accept an "estimated" or "pending" amount due.

If you don't have your EOB, you:

- May be able to download it from your health plan's website.
- Can send us a detailed receipt. Your receipt must show:
  - The name of the provider or facility that treated you
  - Your name or the name of the patient
  - The date of service
  - The type of service
  - The "final" amount you owe

How do I submit my documentation?

Once your documentation is good to go, you have a few ways to submit it to us.

1. **PayFlex website:** You can log in and submit your documentation right from your PayFlex member website. Select your account. Then, click **Verify card purchases.** Next, select the **Unverified Card Purchases** tab.
2. **PayFlex Mobile® app:** Log in to the PayFlex Mobile app. To get started, check out your alerts.
3. **Fax:** Fax your documentation to PayFlex. Just don't mark up the document with a highlighter. It makes the fax hard for us to read.
4. **Mail:** Mail your documentation to PayFlex.

What if I don't have documentation or used my card in error?

You have two ways to correct your account. You can:

1. **Send us an EOB or detailed receipt for a different eligible expense to offset the expense(s) in question**
   - The eligible expense has to be from the same plan year.
   - We must receive the EOB or detailed receipt by the claim filing deadline of that plan year.
   - You can't have already been reimbursed for this expense.
   - You can't seek reimbursement for this expense elsewhere.
   - You, your spouse or eligible dependent must have incurred the eligible expense.
2. **Pay back your account**
   - Send us a check or money order for the exact amount in question. Make payable to PayFlex.
   - Mail to PayFlex.

We're here to help

Questions? Just log in to your PayFlex member website and click **Help & Support.**

PayFlex Systems USA, Inc.

This material is for informational and educational purposes only. It does not contain legal or tax advice. You should contact your legal counsel or your tax adviser if you have any questions or if you need additional information. 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**.

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

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PayFlex Mobile app

Plan, save and pay on the go

With our free PayFlex Mobile app, you can easily access your account information in the palm of your hand.

Simply "tap" to:

- Check your account balance and view account activity
- View your account alerts
- Access the Eligible Expense Scanner to verify if an item is an eligible health care expense
- Review a list of common eligible expense items
- Pay your providers directly from your account
- Take pictures of receipts and pay yourself back for eligible expenses

What's new with the PayFlex Mobile app?

- PayFlex's Eligible Expense Scanner makes it easy for you to scan an item barcode to determine if it's an eligible health care expense.
- Enhanced security and complimentary fraud protection.

How do I get the PayFlex Mobile app? And is there a fee to use it?

- You can download the app from your mobile device's app store.
- The app is supported by the following devices:
    - **iOS version** 10 or above on iPhone® 5S, iPad Air®, iPad Mini® 2 or newer models
    - **Android version** 4.4 (Kitkat) or above on phones or tablets
- There's no fee to download the app. Anyone with a PayFlex account can use it for free.

Can I submit a claim using the app?

Yes, you can submit a claim through the app if you want to reimburse yourself for an expense.

- After you log in, select **Manage Funds** to get started.
- When sending documents with your claim, simply take a picture and upload it through the app.

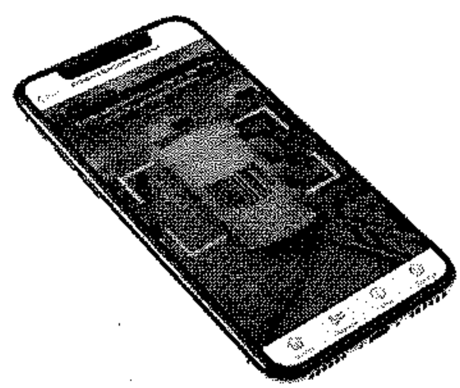
Can I use the app to transfer funds to and from my HSA?*

Yes, you can transfer funds through the app.

- After you log in, select **Manage Funds** to get started.
- You can deposit funds into your HSA or request funds from your HSA.

How do I access the Eligible Expense Scanner?

After you log in to the app, you can find it on the home page or tap HELP to access the Eligible Expense Scanner.



*Please check your plan details if offered.

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How do I get started with the app?

It's easy. Just use the same username and password you use for the PayFlex member website. If you haven't set up your online account with PayFlex, go to **payflex.com** to get started.

What if I have trouble signing in?

Tap on **Trouble logging in?** on the log in page.

Is the app secure?

Yes. Here are a few of the ways we make your security our priority:

- Log in with Secure Touch ID or Face ID.
- Get protected access to your account information.
- Use the same secure username and password you use on our site.

Download the PayFlex app today for free.

Questions?

Log in to your PayFlex member website and click **Contact Us** under **Help & Support.** Here you can also **Live Chat** with us.

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