



# Flex Debit Card

## An Easier Way To Pay



### WHAT IS A FLEX DEBIT CARD?

It allows you to pay for eligible medical expenses directly from your Unreimbursed Medical Account (also known as Health FSAs) instead of using out-of-pocket funds. When you incur an allowable medical expense, such as a doctor visit or prescription purchase, you can use the debit card to pay for these expenses. It gives you direct access to your Health FSA funds, **without the need to wait on reimbursement checks!** Other expenses such as vision, dental, and recurring medical costs are also eligible, but most of these transactions may require a receipt to be submitted before you are reimbursed.

### WHO WILL ACCEPT MY CARD?

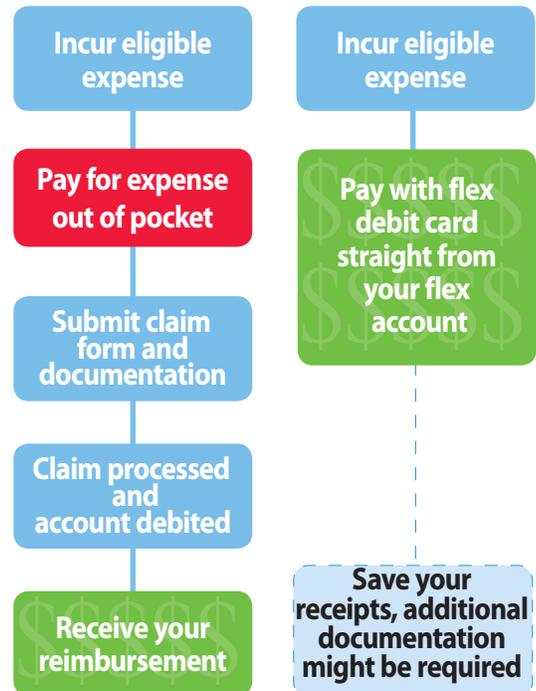
Medical-related facilities, including doctor's offices and hospitals, will accept your flex debit card. Retailers, such as drugstores and pharmacies with computer systems that recognize eligible expenses when scanned\*, will also accept your flex debit card. Although payment will come directly from your Health FSA account, we recommend you save all receipts in case proof of expense is required in order to receive reimbursement.

### MANAGING YOUR CARD

- **Save your receipts!** Debit card purchases may still require you to submit paperwork.
- The card is for **medical expenses only**; dependent daycare expenses are not eligible.
- There is a **\$5.00 fee** for replacement cards.
- The card **cannot be used** for over-the-counter drugs filled with a prescription. You will need to file a **paper claim** for these types of expenses.
- If the **requested documentation** is not provided to the Flex Department **within 30 days**, the card may be put into a **"blocked status"** due to the outstanding receipts.

#### Paper Claims

#### Flex Debit Card



**NOTE: Save your receipts! Filing a manual claim may be necessary for certain medical expenses. If you receive a letter with instructions for submitting receipts, you will need to file the necessary documentation in order to be reimbursed.**

\*Vendor must utilize a certified Inventory Information Approval System (IIAS)

# FLEX DEBIT CARD GUIDELINES

Please read the reimbursement guidelines before you start using the flex debit.

Accepted	Accepted; Documentation Required	Declined
Expense matches your employer co-pay amount (co-pay amounts must be provided by your employer in advance)	Purchases at a qualified medical facility that does not match your employer's co-pay amount, including coinsurance or deductibles	Attempt to use card at a retailer without a computer system that recognizes eligible expenses*
Expense matches a recurring medical expense (must have been previously substantiated and noted on the claim that it will be a recurring expense)	Purchases at a qualified medical facility but co-pay amount was not provided by your employer in advance	Attempt to purchase an over-the-counter drug or medicine
Real-time verified medical expenses (such as purchases made at retailers or pharmacies that recognize eligible expenses <sup>1)</sup> )	Recurring expenses that have not been established by you as recurring	Expense is greater than the available account balance or debit card was used prior to the beginning of the plan year
		Debit card has been blocked due to outstanding receipts

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**View your Health FSA balance and flex debit card transaction information at [www.afadvantage.com](http://www.afadvantage.com)!**

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Our Family, *Dedicated to Yours™*

It is always a good idea for you to save all receipts associated with your purchases.

