

**Congratulations!** You have enrolled to have the Flex Card reimbursement option for your Flexible Spending Account. Below are some helpful tips for using the Flex Card, in order that your participation and reimbursement may be as easy and convenient as possible:

- 1) **Keep Your Receipts!** The Flex Card makes flex transactions *cashless* (you don't have to pay out-of-pocket), but it does not make them paperless. The IRS Code requires that every claim be adjudicated and that proper documentation must be submitted to support most expenses. Even on expenses that do not require you to submit documentation, the IRS requires that you maintain all receipts for your personal records in case you are personally audited by the IRS.
- 2) **Auto-Adjudicated Claims:** The IRS has authorized certain specific situations when you are not required to submit documentation to validate an expense. These are called '*auto-adjudicated*' claims. Expenses are auto-adjudicated in two common situations: (1) if you are enrolled in the company's group health plan, expenses at physician offices or pharmacies that match the amount of a corresponding co-pay (or multiple of a corresponding co-pay); and (2) at participating merchants who have an inventory-based adjudication system ("IIAS"), eligible FSA expenses will be auto-adjudicated, allowing you to use the card only for purchase of those expenses – with remaining expenses for non-FSA items charged separately. You do not have to guess whether or not an expense will be auto-adjudicated or not. We will provide an email for every swipe that either requests documentation or informs you that the expense was automatically adjudicated.
- 3) **Submitting Documentation:** Do not submit a traditional reimbursement claim (standard claim form) when you are asked to submit receipts to support Flex Card transactions. If documentation is required, simply print the email you receive regarding the card transaction, and use that printout as the cover sheet for faxing in the receipts. This will avoid possible confusion and the risk of duplicate claims.
- 4) **Pre-Payment of Expenses:** Keep in mind that the same rules apply to Flex Card transactions that apply to regular flex reimbursements. Expenses may not be reimbursed until the service has been rendered. The date of service is the key date, not the date of payment (or when card was swiped). This rule is applicable to prenatal care, surgery, mail order prescriptions, and other similar expenses. The IRS will not allow you to be reimbursed until the actual service or treatment occurs.
- 5) **Payment of Old Expenses:** The same holds true for old expenses that were incurred in a prior year. If you have balances at a medical provider that were incurred prior to the beginning of the plan year, these expenses will be ineligible.
- 6) **Eligible Expenses:** If you have a question about whether a particular expense is reimbursable, please check prior to swiping your card to pay for that expense. You may check online, or you may call ProBenefits and inquire. Knowing whether an expense is reimbursable prior to swiping the card will save you valuable time and effort. For an expense you are unsure about, you can always pay out-of-pocket for an expense and submit a traditional reimbursement claim instead.
- 7) **Funding of Swipes:** The Flex Card debits actual funds from your employer's bank account. If the Card is used for ineligible expenses, you have to refund the money to the employer. Additionally, if you use the card in an inappropriate manner, the card will be turned off. Save yourself time and effort – use the Card only for eligible expenses.
- 8) **Reimbursement Claims:** You do not have to use the Flex Card for every flex expense or claim. Some providers may not even accept a Flex Card as a valid form of payment. You may still submit expenses using the regular Reimbursement Claim Form and be reimbursed according to your plan's usual schedule (weekly reimbursement for direct deposit). The Flex Card is simply one option, not the only option.

If you have questions, feel free to email us at [Cards@ProBenefits.com](mailto:Cards@ProBenefits.com) or call us toll-free at (888) 722-8382.