The PayFlex Card® makes it easy to spend the money in your PayFlex® account. The card we offer is a health care MasterCard®. It's similar to a debit card. You use it to pay for eligible expenses. Generally, all you need to do is swipe your card and save your receipt!

Benefits of using the card

• Immediate payment from your account – Use your card at the point of service.
• Increases your personal cash flow – You don’t have to pay with a personal card, cash or check.
• No claim filing - You won’t have to file a claim and wait for payment.
• Ease of use – You have easy access to your funds.

How does the card work?
To pay for medical care or an eligible health care product, you simply use your card. If you swipe your card, select “credit.” If you have enough funds, the amount will automatically deduct from your account. You can then view your card transactions online. Go to HealthHub.com. In the Financial Center, click on the Transactions link.

Where can I use the card?
You can use your card at most retail and online locations where Debit MasterCard® is accepted. This includes doctor and dental offices, hospitals, pharmacies (including mail order prescriptions) and hearing and vision care centers. You may also use your card at some discount and grocery stores. These stores must have a system that can process health care cards.

What can I purchase with the card?
You can use the card to pay for eligible health care expenses. This includes co-pays, prescriptions, vision and hearing care and much more! To view a list of general eligible expenses, go to HealthHub.com. At the top of the screen, click on Employee Account Login and click on eligible expense items. You can do this before logging in. For specifics on what expenses are covered under your plan, please refer to your plan document.

Can I use the card for online purchases?
Yes! You can use your PayFlex Card to buy eligible items online. Log in to HealthHub.com. On left side of My Dashboard, click on Shop Online. There you can use your card to buy items such as glasses, contacts, prescription drugs, certain over-the-counter items and much more. If an item is not “FSA eligible,” you will need to use another form of payment. Note: You may purchase eligible health care products through other online stores. The websites linked from HealthHub.com are available only for your convenience.

PayFlex Card® Quick Tips

PayFlex Card® delivered to your doorstep
Quick tip: If you are new to the PayFlex Card or your card has expired, we will mail you a new card before the beginning of your plan year. It will come in a plain, white envelope.

Access your account balance

Solve card troubles quickly online
Quick tip: If your card isn’t working, log in to HealthHub.com. View your balance and any alert messages. You may have a claim that needs substantiation. (Substantiation means that we need documentation for a health care expense.)

Keep your card active
Quick tip: If you receive a Request for Documentation letter or you see an alert on your account, we need more information on a card purchase. You should respond promptly to keep your card active.
If you have an Explanation of Benefits (EOB) from your insurance plan, that is the best form of documentation. If not, you can use an itemized receipt.

Spending made simple for the family

Check your card’s expiration date
Quick tip: Your card is good for five years, as long as you are active in the plan. When your card expires, we will mail you a new card prior to the beginning of the plan year.

Replace lost or stolen cards
Quick tip: Contact Customer Service as soon as possible at 800.284.4885.

More Questions?
Quick tip: If you have questions, call us at 800.284.4885. Customer service representatives are available Monday – Friday, 7am - 7pm and Saturday, 9am - 2pm CT.
**Important information about your PayFlex Card®**

**IMPORTANT:**

**Request for Documentation alerts and letters**

If we need more information on a card purchase, you will see an alert message on your account. You may also receive a Request for Documentation letter by e-mail or mail. This means that we need proof that you used your card to pay for an eligible item or service, as regulated by the IRS. You may have paid for a health care expense based on an estimate of what you owe. If you have an Explanation of Benefits (EOB) from your insurance plan, that is the best form of documentation to send to us. The EOB tells us the information we need and includes the exact amount you owe.

**How to respond to a Request for Documentation alert or letter**

You can do one of the following:

1. **Send us the documentation for the expense.** Upload, fax or mail the EOB or an itemized receipt*. We need to see:
   a) the amount you owe
   b) name of merchant/service provider
   c) date of service
   d) service/item received
   e) name of patient (if applicable)

2. **Send us another expense.** You must send us the documentation for that expense. Upload, fax or mail the EOB or an itemized receipt*.

   **Note:** You must have incurred this expense during the same plan year. The amount must be equal to or greater than the amount in question. You must also have not received reimbursement for it or paid for it with your PayFlex Card.

3. **Pay back your account for the amount in question.** Send a personal check or money order. Make it payable to PayFlex Systems USA, Inc. and mail to:
   PayFlex Systems USA, Inc.
   Flex Claims Department
   P.O. Box 3039
   Omaha, NE 68103-3039

* If you choose to fax or mail documentation include a copy of your Request for Documentation letter.

**Note:** If you do not respond, we will suspend your card. Once we receive and process your documentation or payment, your card will be active again. You will not be able to use your card until you do one of the options listed above. While your card is inactive, you will have to use another form of payment. You can then submit a claim for reimbursement.

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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. All spending accounts have limitations and exclusions. MasterCard® is a registered trademark of MasterCard International Incorporated. This card is issued by UMB Bank pursuant to license from MasterCard International Incorporated. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, refer to HealthHub.com.