



## Flexi-Card Employee Overview

*Your company has included the Flexi-Card with your benefit. You will receive your card within 1-2 weeks after enrollment has been processed. **Flex-Plan will reload your Flexi-Card with your annual benefit each year you elect a Flexi-Card. You will not receive a new card until your card expires.***

### **Your Flexi-Card provides several benefits:**

- ✓ Your expense is paid directly from your plan to the provider. When using your Flexi-Card, you will no longer have to pay for items out of pocket and wait for reimbursement.
- ✓ Best of all, we will automatically clear copays or items purchased at participating Inventory Information Approval System (IIAS) retailers that only allow you to purchase eligible items with your card. The IIAS Participating Retailers list can be located at <http://www.flex-plan.com/news.aspx> under Flexi-Card Information.
- ✓ We always recommend that you **save your documentation**.

### **Using your Flexi-Card is simple:**

1. Use the Flexi-Card at your provider just like you would any other credit/debit card. Be sure to save a copy of the bill, statement, invoice or receipt. This documentation must clearly show the **specific date, type and cost of service or product**. (The credit card slip alone does not contain sufficient information.)
2. You will receive an email notification requesting documentation for any charges that require substantiation.
  - If all of the charges were cleared by the copay matching system then you will not receive an email notification.
3. Submit documentation to Flex-Plan Services via the online substantiation tool, our Flexi Mobile app, email, fax or mail.
  - Remember, only the charges specifically listed as action required on your online statement require substantiation, the remainder have either been cleared by our copay matching system or have not yet been settled and will show up after your next notification.
  - If you would like to see a listing of all charges made to your account, even those cleared by the copay matching system, you can view your [Online Statement](#) by visiting our website. ([www.flex-plan.com](http://www.flex-plan.com))
4. In the event that there are unresolved charges after 60 days, your card will be temporarily suspended pending the substantiation of your remaining charges.

### **Miscellaneous Items:**

- ✓ Items that are not substantiated may be deducted from your salary.
- ✓ The card deducts funds from your current plan only. You will not be able to access prior plan year funds with your Flexi-Card. To access prior plan year funds you will have to submit claims manually for reimbursement.
- ✓ If you do not re-elect for another plan year, your card will be closed. You will have to submit claims manually for reimbursement.
- ✓ There is a \$5.00 reissue fee for lost or stolen cards, and additional cards requested.
- ✓ We **ALWAYS** recommend that you keep your receipts.

**Over-the-counter (“OTC”) medicines and drugs are no longer eligible under an FSA or HRA unless you have a prescription from a licensed health care professional. OTC medicines or drugs include items such as Advil, Tylenol, allergy medicine, antacid, etc. You will not be able to purchase these items with your Flexi-Card. Items that are not OTC medicines or drugs (band-aid, gauze, saline solution, reading glasses etc.) are still eligible without a prescription and may be purchased with your Flexi-Card.**