Keep your PayFlex Card® Active

There are a few things you should know to keep your card active. **First, save all your Explanations of Benefits (EOBs) from your insurance carrier as well as your itemized statements and detailed receipts for your card purchases.** There may be times PayFlex will ask you to send documentation for a card purchase. The IRS requires PayFlex to verify that all card purchases are eligible. If you receive a request from us, you'll need to respond promptly to keep your card active.

How will I know if PayFlex needs documentation for a card purchase?

If we need documentation from you for a card purchase, we'll post an alert message on the PayFlex member website. Or we'll send you a Request for Documentation notice by e-mail or mail, based on your account settings.

	Frequency	Delivery Date	Time to Respond
Alert Message	When a card payment requires documentation	Displays after merchant processes the card payment	Displays until documentation is received
Letter #1	Quarterly	Determined by your employer	28 days
Letter #2	Only sent if you **don't** respond to Letter #1	28 days after the date of Letter #1	28 days

Common scenarios when PayFlex may need documentation for a card purchase:

1. You used your card at a merchant that doesn't use an IRS approved system for health care cards.
2. If the amount does not match the established co-pay under your health care plan.
3. The description that PayFlex received from the merchant does not list a type of expense.

Important Notes:

- **If you don't respond to our requests or don't provide the appropriate documents your card will be suspended until you send in the requested documentation or payment.** After PayFlex receives and processes your documentation or repayment, your card will be active again.
- If your card is suspended, you can still get reimbursed for eligible expenses. Pay for an eligible expense with another form of payment and submit a claim from the PayFlex member website, PayFlex Mobile™ app, or by fax or mail.

How to respond to a Request for Documentation alert or letter

You have three options:

1 Send us the documentation for the card payment

You can do this from the PayFlex member website, through the PayFlex Mobile™ app, or by fax or mail.

- **Documentation needs to include** the date of purchase/service, amount of purchase/service, description of item or service, provider/merchant name, and patient name (if applicable). An **EOB** from your insurance provider is preferred. If the expense didn't go through insurance, send an **itemized statement** or **detailed receipt**.
- We can't accept documentation that shows an estimated or pending amount or filed with insurance.

PayFlex member website

- Under **Alerts**, you'll see a red alert message. Click **Learn More.** Select the transaction(s) and click on **Upload My Receipts** to get started. Your documentation must be in PDF format.
- You can also respond through the Financial Center. Select the Substantiate A Spending Account Claim link. If you don't see this link, it means we don't need additional documentation from you.

PayFlex Mobile

Log in to the app. Under **Alerts**, select the red alert message for claims requiring substantiation to get started.

Fax or mail

Send a copy of the Request for Documentation letter with your documentation directly to PayFlex. You can find the letter in **My Documents**. The fax number and mailing address are shown on the letter.

2 Send us another expense

Use another expense for the one in question by sending the **EOB, itemized statement** or **detailed receipt**. You can do this from the PayFlex member website, through the PayFlex Mobile™ app, or by fax or mail.

- This expense needs to have been incurred in the same plan year.
- Make sure the product or service was paid out of your pocket (i.e., personal credit card, check or cash).
- You can't submit a claim for an expense if you already received reimbursement.
- If you choose to substitute another expense for a card payment, the transaction will display on your account until the end of the plan year.

3 Pay back your account for the amount in question

Send a **personal check** or **money order** to PayFlex. Be sure to include a copy of the letter with your payment.

Mail to: PayFlex Systems USA, Inc., Flex Dept. P.O. Box 3039, Omaha, NE 68103

- We'll apply the payment to your PayFlex account to make up for the expenses you're unable to verify.
- If you pay back your account for the original card payment, the transaction will display on your account until the end of the plan year.

Sign up for PayFlex debit card alerts

You can sign up to receive e-mail notifications to let you know when we need documentation from you. Log in to your PayFlex member website and click **My Settings**. Select the notifications link to get started. Be sure to sign up for the **Debit Card Substantiation Notification** and **Request for Documentation Letter**.

Quick tip!

To help prevent requests for additional documentation, you shouldn't use the PayFlex debit card to pay at the time of your visit at a hospital, physician or dentist office, unless you're only paying for a copay. You should wait until your health care provider sends you a statement or EOB showing the amount you owe after any network discounts and insurance payments are made.

Questions?

Visit your PayFlex member website and click **Contact Us**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. and Saturday, 9 a.m. – 2 p.m. CT.