

PAYFLEX[®]

Swipe your way to smart savings

The PayFlex Card[®], your account debit card



Pay with ease

The PayFlex Card helps make it simple for you to pay for your eligible expenses.

Frequently asked questions

Is there a fee to use the card?

Yes. There is a \$9.00 annual fee to use the card. This fee is deducted from your health care FSA or Limited Purpose FSA.

How does the card work?

When you receive your PayFlex Card in the mail, call the number on the card to activate it and get your personal identification number (PIN).

To use your card, simply swipe and select either "Debit" or "Credit." After you swipe the card, our system automatically confirms if you have enough funds available.

Keep in mind that some merchants may ask you to select "Debit." This means you'll need to enter your PIN to complete the transaction.

- If your spouse or dependent also has a PayFlex Card, they will use the same PIN you use.
- You can call Card Services for help if you forget your PIN or want to change your PIN.

Where can I use the card?

You can use your card at qualified merchants where Mastercard[®] is accepted and where merchants can process health care cards. Merchants include doctors' and dental offices, hospitals, pharmacies and hearing and vision care centers. You can also use your card at some discount and grocery stores.

What can I pay for with my card?

You can use the card to pay for eligible health care expenses allowed under your plan. These generally include:

- Deductibles, copays and coinsurance
- Prescriptions and certain over-the-counter (OTC) items*
- Dental and vision costs

To view the list of common eligible expense items, visit pebc.payflex.com.

Note: The card is not available for the dependent care FSA, also known as FXD.

What if I don't use my card to pay for an expense?

You can pay for an eligible expense with cash, check or a personal credit card. You can then use features online or through the PayFlex Mobile[®] app to pay yourself back. You must include supporting documents when you submit your claim.



* If you want to use your account funds for OTC drugs and medicines, you'll need a written prescription from your doctor.

Quick tips

Spending made simple for the family — If you're a new member, you'll automatically receive one card. You can order additional cards online for your spouse or dependent(s) at no cost.

Save your receipts — If you receive a Request for Documentation letter or see an alert message on your account, it means we need you to verify a card purchase.

Access your account balance — Log in to your PayFlex member website to view your available balance.

Check your card's expiration date — Your card is valid for five years, as long as you're an active member. Before your card expires, you'll receive a new card in the mail.

Replace lost or stolen cards — Please call us right away at **1-888-879-9280** to report a lost or stolen card.

Request for Documentation

There may be times when we need documentation from you to verify your card was used to pay for an eligible item or service.

To help stay up to date on your card transactions, log in to your PayFlex member website to sign up for debit card notifications through email, text message or web alert.

How to respond to a Request for Documentation

If we ask for more information on a debit card purchase, send us the Explanation of Benefits (EOB) statement for the card purchase. You can upload your documentation to the PayFlex site, send it through the PayFlex app, or fax or mail it to us.

If you don't have an EOB, you have three other options:

1. Send us the itemized receipt for the card purchase.
2. Substitute another expense for the one in question.
3. Pay back your account in the amount in question. Send a personal check or money order directly to PayFlex.

Note: If you don't respond to the request, your card may be suspended until you either send in the requested documentation or pay back the account.

Questions?

Visit pebc.payflex.com or call us directly at **1-877-644-5124**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

Protect yourself and your identity

All PayFlex Card holders have access to the Mastercard® ID Theft Protection™ solution to help detect and resolve identity theft. Sign up for free today at mastercard.us/idtheftalerts.

For more information, call the Mastercard Assistance Center at **1-800-MASTERCARD (1-800-622-7747)**.

PayFlex Systems USA, Inc.

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