

Flex Administrators Debit Card FAQs



1 Is the Flex Card Just Like Other Visa® Cards?

No. The Flex Card is a special-purpose Visa Card that can be used only for eligible health care/benefits expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

2 How Many Flex Cards Will I Receive?

You will receive two Cards, both in the participant's name. An eligible Dependent can use the other card by signing the back.

3 Will I Receive a New Flex Card Each Year?

No, you will not receive a new Card each year. The Card will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account you have. If you have a card that will expire, new cards will automatically be requested and mailed for you with adequate time to be received before the current card expiration date.

4 What if the Flex Card is Lost or Stolen?

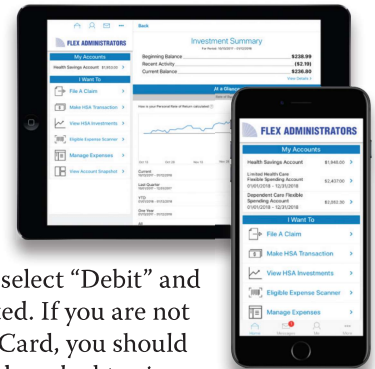
Contact Flex Administrators at (616) 456-7908 or email service@flexadministrators.com. Report a Card lost or stolen as soon as you realize it is missing, so your card can be canceled and a replacement card can be issued. There may be a fee for replacement cards.

5 How Much is on the Flex Card When it is Activated?

For Health Care FSAs, your annual election amount will be loaded onto the card. Some other types of accounts, like HSAs and HRAs, are funded incrementally at each pay period, so it is especially important to be aware of your account balances in order to avoid having your Card declined at the point of service. When you incur an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register. (Check with the merchant.)

6 If Asked, Should I Select "Debit" or "Credit"?

If you have elected to use a PIN (Personal Identification Number) with your Flex Card, you should select "Debit" and enter the PIN when prompted. If you are not using a PIN with your Flex Card, you should select "Credit" and you will be asked to sign for the benefit card purchase. You cannot get cash with the Flex Card.



7 How Will I Know to Submit Receipts to Verify a Charge?

You will receive an email from our automated system if there is a need to submit documentation. All documentation should be saved per the IRS regulations.

8 Will Supporting Documentation Be Required for All Purchases Made with the Flex Card?

No. Typically purchases made at major pharmacies and/or copay amounts from your group's medical health plan will auto-process – meaning you will not need to turn in supporting documentation. However, if automated processing is unable to approve a transaction, the IRS requires that either an itemized statement or Explanation of Benefits be submitted to validate the expense. These notifications will be sent by email.

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