



See the Doctor? Swipe your Card!

SWIPE, SAVE AND GO! The **FlexToday Benefits Card** makes paying for your eligible expenses fast and easy: You receive an eligible service; you swipe your Benefits Card and get a detailed bill. The card is accepted at most doctor's offices and select merchants to pay for qualified expenses.

Each time you use your card, our system will try to automatically approve your claim:

Co-payments	Your Benefits Card is programmed to identify and automatically approve standard copayment amounts for your employer's group health plan.
Real-time	Your transaction will be automatically verified when you shop at one of our retail partners such as CVS®, Walgreen's®, Wal-mart® and Drugstore.com®.
Recurring	After we verify the first transaction of the year, recurring expenses of the same amount with the same provider and card machine are automatically approved.

Please keep copies of your bills and statements paid using your **FlexToday Benefits Card.**

While 85% or more of all debit card transactions are automatically approved, some debit card transactions will require additional documentation to satisfy the IRS requirements. For example, if your employer's group plan has \$15 and \$30 co-payments but you swipe your card for \$10, that wouldn't be recognized as a standard co-payment. We'll send you an email asking you to provide documentation so we can verify that the transaction was an eligible expense.



If you are notified that a Benefits Card transaction needs to be documented, please send "independent, third-party documentation" of the expenses you paid with your Benefits Card, such as **detailed bills** or statements prepared by your provider or Insurance "Explanation of Benefits" forms. The charge card receipt, "Balance Forward" and "Payment on Account" statements are not usually sufficient.

The IRS regulations require card transactions must be documented within 90 days of the transaction. If you cannot provide the required documentation or if you used the care to pay for non-qualified expenses, you can either have the provider reverse the charges, you can "trade" for other eligible expenses you paid out of pocket or you can repay the transaction.



For more information, visit your account online at www.FlexToday.com, Employee Login. Login and click on the Card Center.

FlexToday, Inc. • Ph 800-995-5373 • Email Flex@FlexToday.com



FLEX PLAN CARD NO RECEIPT RETAILERS

CERTIFIED NO RECEIPT RETAILERS

Include major *pharmacy/grocery chains* such as:

Costco	H-E-B	Kmart	Publix	Super Valu Stores	Walmart/Sam's Club
CVS	Hy-Vee	Kroger	Rite Aid/Eckerd	Target	Wegmans
Duane Reade	Kerr Drug	Meijer	Safeway	USA/Super D	Winn-Dixie
Giant Eagle	Kinney Drugs	Pathmark	ShopKo	Walgreens	

Plus, there are more than 2,000 additional retail merchants that are certified no receipt retailers, representing over 40,000 retail locations.

To see if a store is a certified no receipt retailer, go to www.sig-is.org and click on the "Card Holders" link, then the "Store Locator" option. Additional merchants are being certified each week – check back if your merchant is not currently listed.

SIGIS (Special Interest Group for IIAS Standards) is an industry group formed to produce and promote a voluntary industry standard solution to meet IRS requirements.

When you use your **flex benefits card** at certified retailers:

- ▶ Only eligible purchases will ring up on your card.
- ▶ You won't have to submit receipts to verify purchases made with your card.*

Here's how the **flex benefits card** works:

1. Take your over-the-counter (OTC) health care products, prescriptions and other items to the register and the clerk will ring them up.
2. Swipe your **flex benefits card** for payment (be sure to swipe your **flex benefits card** first).
3. The eligible amounts will be deducted from your health care account. The clerk will then ask for another form of payment for the non-health care eligible items.
4. The receipt will identify your health care eligible items and provide a subtotal of the health care eligible purchases.



*Please save all detailed merchant/service provider receipts for items purchased with your flex benefits card. The IRS requires that reimbursement requests for OTC drugs and medicines be accompanied by a physician's prescription in order to be reimbursed under Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs) and Health Reimbursement Arrangements (HRAs).