

How To Use Your



FLEX DEBIT CARD

Advantage[™]
ADMINISTRATORS

BENEFITS of the FLEX DEBIT CARD

◆ **Eliminates wait for reimbursement.**

◆ **Reduces the amount of paper claims submitted with the following card swipes:**

Matched Co-Payments – When a swipe is made at a provider that matches or is a multiple of your co-payment amount (for your employer's group health insurance), the claim is automatically verified.

Recurring Expense – Once a swiped expense has been verified, later card swipes made with matching dollar amount, location and specified time period (generally 30 to 90 days) will be automatically verified.

Certified Merchants – You will generally not be asked to provide documentation when you shop at a certified merchant—like a retail store or pharmacy—with the IRS approved IIAS inventory system in place. This system only allows you to purchase qualified expenses with your card. The cash register will split your purchase into two categories (qualified and non-qualified items) and then deducts the qualified items from your Flex Debit balance. You will then be asked for another form of payment for your remaining items. Upon completion of the transaction, a “flag” is attached to the credit transaction notifying us that your purchase was approved. Please visit our website, www.advantageadmin.com for a list of certified merchants.

Enroll in the plan and choose to use a Flex Debit Card. When you use your card for qualified purchases, the money is deducted from your flex benefit account. You won't have to reach into your pocket to pay for qualified expenses or wait for a reimbursement. If your provider does not accept Visa, you may still pay your provider directly, submit a claim and receive reimbursement either by check or direct deposit.



Getting a FLEX DEBIT CARD

- ◆ A Flex Debit Card can be ordered by electing this option when filling out an enrollment form or by contacting our office with a written request.
- ◆ There is an annual charge for the Flex Debit Card, which allows you two cards (for yourself, and for a spouse or dependent). For an added fee, additional cards may be requested.
- ◆ An informative brochure will be mailed with your Flex Debit Card. Please review before using your card.

Using your FLEX DEBIT CARD

- ◆ The first time your Flex Debit Card is used at a qualifying location, it will self-activate.
- ◆ When the card is swiped at a qualified location and there is a sufficient balance available in your flexible benefit plan account, the card swipe is approved and payment is made to your service provider.
- ◆ When you use your Flex Debit Card to pay for qualified expenses, the money is deducted from your flexible benefit account.
- ◆ Your Flex Debit Card can only be used for qualified expenses.
- ◆ A personal identification number (PIN) is NOT required to use your Flex Debit Card. If a merchant requests a PIN, ask them to run your card through as "credit."
- ◆ If you use the card for a non-qualified expense, you will be required to repay the amount to your flexible benefit account.
- ◆ If your balance is less than your card swipe amount, your card will be declined.
- ◆ The Flex Debit Card will only work at qualified locations, such as your pharmacy, doctor, dentist office, vision care centers, hospitals, etc. This card may not work at all merchants that accept VISA debit cards or at any ATM.



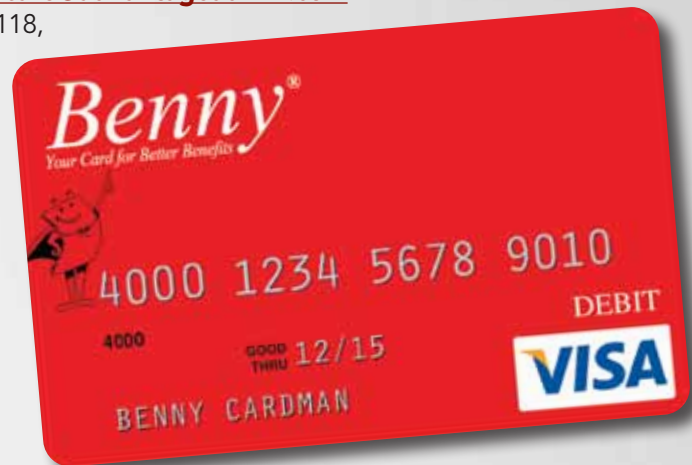
SAVE Your RECEIPTS!

- ◆ **Please save all ITEMIZED merchant receipts. This is an IRS requirement. In some circumstances, you must provide documentation of charges made with your Flex Debit Card.**
- ◆ The IRS requires that your plan service provider (Advantage Administrators) verify Flex Debit Card swipes.
- ◆ You will be sent an email seven days after the date of the card swipe if any verification is required. If no email address has been provided, you will receive a letter instead. You have 90 days from the date of the payment to provide the requested documentation.
- ◆ Proper documentation is a receipt, statement or explanation of benefits from your provider or health insurance carrier that describes the service or product, states the date of sale or service, and shows the amount charge.
A non-itemized credit card receipt is NOT sufficient documentation.
- ◆ When turning in receipts for verification, DO NOT fill out a reimbursement claim form.
- ◆ If you do not submit documentation within 90 days, your card may be suspended. If your card is suspended, you still have access to the funds in your flexible benefit account, but you will need to complete a claim form for reimbursement. In addition, the card swipe will be treated as a non-qualified expense, and repayment will be requested.
- ◆ Please note that effective January 1, 2011, you are no longer able to use your Flex Debit Card to purchase over-the-counter medications and drugs.



Submitting RECEIPTS

- ◆ If there is a request for documentation for your flex debit card payment, notifications will be sent to you by email, or by mail if no email address has been provided. These notifications are sent 7 days, 30 days, and 60 days after the date of the payment. Documentation is due within 90 days of the date of the payment.
- ◆ You can access your online account to view any notifications. Log onto www.advantageadmin.com and click "MyFlex." Enter your user name and password.
 - If documentation is requested, you will see "Action Required" in the pink box on your home page.
 - Click "Upload Receipt" if you have a scanned copy of the documentation.
 - Click "View Confirmation" to print the notification which can be submitted with the verifying documentation to our office by:
 - 1) Fax to 319-352-4018 or 319-352-2610
 - 2) Emailing scanned documentation to customercare@advantageadmin.com
 - 3) Mailing to Advantage Administrators; PO Box 118, Waverly, IA 50677
 - 4) Drop off at our office at 100-2nd St. SW, Waverly, IA 50677.
- ◆ If using the Advantage Administrators smart phone app, you will see "action required" after logging in.
 - Click "Receipts Needed"
 - Click "Claims Requiring Receipts"
 - Take a photo of the documentation and click "save." Documentation will immediately upload for review.
- ◆ To check your account balance, log in to www.advantageadmin.com and click "MyFlex," or call the Customer Care Team at 1-800-383-1623



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P.O. Box 118

Waverly, IA 50677

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