## **Flex Debit Card**



All employees that participate in the Flexible Spending Account (FSA) benefit will receive a debit card to pay for qualified expenses. The mbi Flex Convenience debit card looks like a regular credit card, and is issued under the MasterCard system, but is only accepted at specific types of merchants or provider locations.

- > **Debit cards will be mailed** to your home in a plain white envelope. Existing participants will not receive a new card as it does not expire for three years.
- If you lose your card, please contact HFS Benefits at 888.460.8005 to deactivate your card and order a new card. In addition, you can order cards for your family members. Please visit www.hfsbenefits.com to download an order form.
- > **To activate your card**, purchase an item where the card is swiped. If you plan on using your card for mail order medications, please purchase an item where the card can be physically swiped first. An initial order either by mail or online will not activate the card.
- It is called a debit card, but you use it just like a credit card. At the merchant point of service keypad choose "credit" as there is no PIN assigned to the card. The card is called a debit card because you may use it for expenses up to your annual Health Care FSA election (or available balance). Any transaction over your account balance will be declined. There are transaction limits at certain merchants such as Grocery Stores (\$200.00 transaction limit), Mail order (\$250.00 transaction limit), and Discount Stores (\$250.00 transaction limit).

## **HOW DO YOU USE YOUR FLEX DEBIT CARD?**

**Easiest** – use your card at any of the following vendors and you will not be asked for documentation. The card will only work for qualified expenses at these vendors:

WalmartWalgreensAdvancedRx.comCaremark.comSam's ClubHappy Harry'sVisionDirect.comPharmacareDrugstore.comExpress39DollarGlasses.comMedco1800contacts.comScripts

HFS Benefits will notify you as additional vendors agree to participate in this automatic substantiation system.

**Easier** – use your card for copayments which HFS Benefits has loaded in our system and you will not be asked for documentation. If other non-copay transactions are included on the same card transaction you will be required to submit for all of the charges including the copay. Also, recurring transactions that have been reported to HFS Benefits will not require documentation after the initial submission.

**Easy** – when you use your card for any other expense or vendor, use the personalized form for substantiating your claim. Complete a Copy of your Debit Card Substantiation form and send to HFS Benefits with a copy of the receipt. To avoid delay in clearing the transaction, send the form within 30 days of your purchase. HFS Benefits will send you a monthly statement if you have any pending transactions. You may also submit your receipts along with the monthly statement.

## HOW DO YOU GET REIMBURSED WHEN YOU DO NOT USE THE DEBIT CARD?

Simply complete a copy of the personalized claim form and send along with your receipts as instructed. Please do not use the Debit Card Substantiation Form for these expenses. They will not be reimbursed if the incorrect form is used.

## Reminders:

- > Make copies of the personalized claim forms.
- Credit Card receipts cannot be accepted as receipts.
- Receipts from the provider must show description of the purchase and a date of service.
- Do not use a highlighter on the submission. (appears black on a fax)
- Do not send original receipts. Copies of all receipts should be on 8.5" x 11" paper.

