

# The PayFlex Card<sup>®</sup>

## Spending made simple

### Instant access to your money!

The PayFlex Card makes it easy for you to spend the money in your tax-advantaged account. When you use this debit card, it uses the money in your account to pay for eligible health care expenses. Check with your employer to find out if you can have a PayFlex Card and what expenses are eligible under your plan.

### Frequently asked questions

#### How does the card work?

Your PayFlex Card may be used to pay for eligible health care products and services. When you receive your card, follow the activation instructions.

To use your card, simply swipe and select either “debit” or “credit.” However, some merchants may ask you to select “debit.” This means you will need to enter a Personal Identification Number (PIN) to complete the transaction. To get a PIN, call Card Services at **1-888-999-0121**. A PIN can be created at any time. If you order a card for your spouse or dependent, they will use the same PIN you use.

After you swipe the card, our system automatically confirms whether you have enough funds to pay for the expense. If you have funds available, your expense will be taken out of your account. You can view all of your card transactions online.

#### Where can I use the card?

You can use your card at qualified merchants where MasterCard<sup>®</sup> is accepted. This includes doctor and dental offices, hospitals, pharmacies (including mail-order prescriptions), and hearing and vision care centers. You may also use your card at some discount and grocery stores. These stores must have a system that can process health care cards.

#### What can I pay for with my card?

You can use the card to pay for eligible expenses allowed under your plan. These generally include copays, prescriptions, vision and hearing products and much more! To view a list of common eligible expense items, log in to your Aetna Navigator<sup>®</sup> secure member website at **www.aetnavigators.com**. Click on **Access Your Account** to get to My Dashboard on the PayFlex<sup>®</sup> website. On the left side of the screen, click on **Common Eligible Expense Items**.

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

If you pay for an eligible expense with cash, check or a personal credit card, you can submit a claim for reimbursement online or through the PayFlex Mobile<sup>™</sup> app. You can also fill out a paper claim form and fax or mail it to PayFlex.

**Note:** You must include supporting documentation when you submit your claim.

#### Can I use my card for prescriptions and over-the-counter (OTC) expenses?

You may use your PayFlex Card at most retail or online locations to pay for prescriptions and certain OTC items. Such OTC items include bandages, contact lens solution, first aid kits, hot and cold packs, and thermometers. You cannot use the card to pay for OTC drugs and medicine such as pain relievers, cold and flu remedies, or allergy and sinus products.

To get reimbursed for OTC drugs and medicine, you'll need a written prescription from your doctor. After you get the prescription, you must pay for the OTC drug or medicine with cash, check or personal credit card. Then submit a claim for reimbursement. Be sure to include the receipt and written prescription when you submit your claim.



## Quick tips

- **Spending made simple for the family** — If you are a new member, you will automatically receive one card. You can order a card online for your spouse or dependent at no cost.
- **Save your receipts** — If you receive a Request for Documentation letter or see an alert message on your account, this means we need documentation for a card purchase.
- **Access your account balance** — Log in to your PayFlex account through Aetna Navigator. You can view your available balance on My Dashboard.
- **Check your card's expiration date** — Your card is valid for five years, as long as you are an active member. Before your card expires, you will 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.

### **IMPORTANT: Request for documentation alerts and letters**

There may be times that we need documentation from you for your card transactions. If we do need documentation, we will post an alert message online or send you a Request for Documentation letter. We do this when we need to verify that you used your card to pay for an eligible item or service. If you do not respond to the request, your card will be suspended.

To stay up to date on your card transactions, we encourage you to sign up to receive debit card notifications through e-mail, web alert or both. Log in to the PayFlex site and click on **My Settings**. Then click on **Notifications/Email Address** and select the notifications you wish to receive. Be sure to sign up for the **Debit Card Substantiation Notification**. This e-mail notification will let you know when we need documentation from you.

**Note:** If you have a health savings account with PayFlex, you will not be asked to provide documentation for your card transactions. We recommend that you keep all your receipts in case of a tax audit.

## How to respond to a Request for Documentation alert or letter

If we need more information on a debit card purchase, you have three options.

1. **Send us the Explanation of Benefits (EOB) or itemized receipt** for the card payment. You can upload to the PayFlex site as a PDF file, send through the PayFlex Mobile app, or fax or mail it to us.
2. **Substitute another expense for the one in question.** Upload, fax or mail\* the EOB or itemized receipt for another eligible item or service. You must have incurred this expense in the same plan year. (Note: This option is only available if you have not been reimbursed for the item or service. And if you haven't already paid for it with your PayFlex Card.)
3. **Pay back your account** for the amount in question. Send a personal check or money order directly to PayFlex.

**Note:** If you do not respond to the request, your card will be suspended until you either send in the requested documentation or pay back the account. If your card is suspended, you can still pay for eligible expenses with another form of payment. You will then need to submit a claim for reimbursement. Once you send in the appropriate documentation or repay your account, your card will be active again. If you do not provide the necessary documentation or repay your account by the end of the year, you might also owe taxes on the amount in question.

\*If you choose to fax or mail documentation, include a copy of your Request for Documentation letter.

**Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. (PayFlex), an affiliate of Aetna Life Insurance Company (Aetna). PayFlex's robust account tools, accessible through your Aetna Navigator® secure member website, make it easy for you to manage your tax-advantaged accounts.**

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. All spending accounts have limitations and exclusions. MasterCard® is a registered trademark of MasterCard International Incorporated. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

**www.aetna.com**

# Keep your PayFlex Card® Active

There are a few things you should know to keep your card active. **First, save all your Explanations of Benefits (EOBs) from your insurance carrier as well as your itemized statements and detailed receipts for your card purchases.** There may be times PayFlex will ask you to send documentation for a card purchase. The IRS requires PayFlex to verify that all card purchases are eligible. If you receive a request from us, you'll need to respond promptly to keep your card active.

## How will I know if PayFlex needs documentation for a card purchase?

If we need documentation from you for a card purchase, we'll post an alert message on the PayFlex member website. Or we'll send you a Request for Documentation notice by e-mail or mail, based on your account settings.

	Frequency	Delivery Date	Time to Respond
Alert Message	When a card payment requires documentation	Displays after merchant processes the card payment	Displays until documentation is received
Letter #1	Quarterly	Determined by your employer	28 days
Letter #2	Only sent if you <b>don't</b> respond to Letter #1	28 days after the date of Letter #1	28 days

## Common scenarios when PayFlex may need documentation for a card purchase:

1. You used your card at a merchant that doesn't use an IRS approved system for health care cards.
2. If the amount does not match the established co-pay under your health care plan.
3. The description that PayFlex received from the merchant does not list a type of expense.

### Important Notes:

- **If you don't respond to our requests or don't provide the appropriate documents your card will be suspended until you send in the requested documentation or payment.** After PayFlex receives and processes your documentation or repayment, your card will be active again.
- If your card is suspended, you can still get reimbursed for eligible expenses. Pay for an eligible expense with another form of payment and submit a claim from the PayFlex member website, PayFlex Mobile™ app, or by fax or mail.

## How to respond to a Request for Documentation alert or letter

You have three options:

1

### Send us the documentation for the card payment

You can do this from the PayFlex member website, through the PayFlex Mobile™ app, or by fax or mail.

- **Documentation needs to include** the date of purchase/service, amount of purchase/service, description of item or service, provider/merchant name, and patient name (if applicable). An **EOB** from your insurance provider is preferred. If the expense didn't go through insurance, send an **itemized statement** or **detailed receipt**.
- We can't accept documentation that shows an estimated or pending amount or filed with insurance.

#### PayFlex member website

- Under **Alerts**, you'll see a red alert message. Click **Learn More**. Select the transaction(s) and click on **Upload My Receipts** to get started. Your documentation must be in PDF format.
- You can also respond through the **Financial Center**. Select the **Substantiate A Spending Account Claim** link. If you don't see this link, it means we don't need additional documentation from you.

#### PayFlex Mobile

Log in to the app. Under **Alerts**, select the red alert message for claims requiring substantiation to get started.

#### Fax or mail

Send a copy of the Request for Documentation letter with your documentation directly to PayFlex. You can find the letter in **My Documents**. The fax number and mailing address are shown on the letter.

## How to respond to a Request for Documentation alert or letter (continued)

2

### Send us another expense

Use another expense for the one in question by sending the **EOB, itemized statement** or **detailed receipt**. You can do this from the PayFlex member website, through the PayFlex Mobile™ app, or by fax or mail.

- This expense needs to have been incurred in the same plan year.
- Make sure the product or service was paid out of your pocket (i.e., personal credit card, check or cash).
- You can't submit a claim for an expense if you already received reimbursement.
- If you choose to substitute another expense for a card payment, the transaction will display on your account until the end of the plan year.

3

### Pay back your account for the amount in question

Send a **personal check** or **money order** to PayFlex. Be sure to include a copy of the letter with your payment.

**Mail to:** PayFlex Systems USA, Inc., Flex Dept. P.O. Box 3039, Omaha, NE 68103

- We'll apply the payment to your PayFlex account to make up for the expenses you're unable to verify.
- If you pay back your account for the original card payment, the transaction will display on your account until the end of the plan year.

### Sign up for PayFlex debit card alerts

You can sign up to receive e-mail notifications to let you know when we need documentation from you. Log in to your PayFlex member website and click **My Settings**. Select the notifications link to get started. Be sure to sign up for the **Debit Card Substantiation Notification** and **Request for Documentation Letter**.

### Quick tip!

To help prevent requests for additional documentation, you shouldn't use the PayFlex debit card to pay at the time of your visit at a hospital, physician or dentist office, unless you're only paying for a copay. You should wait until your health care provider sends you a statement or EOB showing the amount you owe after any network discounts and insurance payments are made.

### Questions?

Visit your PayFlex member website and click **Contact Us**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. and Saturday, 9 a.m. – 2 p.m. CT.

This material is for informational purposes only. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to [www.PayFlex.com](http://www.PayFlex.com).