

Help us help you keep your PayFlex Card® active

## Let's work together

There may be times when PayFlex® will ask you to send documentation for a card purchase. That's because the Internal Revenue Service (IRS) requires us to verify that all card purchases are eligible. So if you get a request, make sure to respond. Keeping us in the loop helps ensure that you can continue to use the PayFlex Card, your account debit card.

### PayFlex may need documentation if:

1. The amount doesn't match the established copay under your health care plan
2. The description from the merchant doesn't list a type of service, date of Service, or patient name.
3. The card was used for an amount that was "estimated", "pending", or final explanation of benefits if insurance applies.

### How will I know if PayFlex needs documentation?

You can find out if we need documentation from you on your PayFlex member website. Or we'll send you a Request for Documentation notice by email or mail, depending on your account settings.

### Sign up for PayFlex debit card alerts

If you sign up to receive email notifications, we can let you know right away when we need documentation from you. Just log in to your PayFlex member website and click **Account Settings** at the top of your screen. Then select **Account notifications**.

### Things to keep in mind

- Save all your Explanations of Benefits (EOB) statements from your insurance carrier. And keep your itemized statements and detailed receipts for your card purchases handy.
- If you don't respond to our requests, your card may be suspended. So be sure to send in the requested documentation or payment.
- After PayFlex receives and processes your documentation, if approved, your card will be active again.
- **If your card is suspended**, no worries. You can still get reimbursed for eligible expenses. Just pay for an eligible expense with another form of payment. Then submit a claim.

### Quick tip

Don't use your debit card at the time of your visit, unless you're paying a copay. Wait until your health care provider sends you a statement or EOB showing the amount you owe. That way, you can avoid requests for more documentation.

# Responding to a Request for Documentation

## What type of documentation can I submit?

The best type of documentation to send us is the EOB — one EOB for each expense. Also, make sure it shows the “final” amount you owe. We can’t accept an “estimated” or “pending” amount due.

## If you don't have your EOB, you:

- May be able to download it from your health plan's website.
- Can send us a detailed receipt. Your receipt must show:
  - The name of the provider or facility that treated you
  - Your name or the name of the patient
  - The date of service
  - The type of service
  - The “final” amount you owe

## How do I submit my documentation?

Once your documentation is good to go, you have a few ways to submit it to us.

1. **PayFlex website:** You can log in and submit your documentation right from your PayFlex member website. Select your account. Then, click **Verify card purchases**. Next, select the **Unverified Card Purchases** tab.
2. **PayFlex Mobile® app:** Log in to the PayFlex Mobile app. To get started, check out your alerts.
3. **Fax:** Fax your documentation to PayFlex. Just don't mark up the document with a highlighter. It makes the fax hard for us to read.
4. **Mail:** Mail your documentation to PayFlex.

## What if I don't have documentation or used my card in error?

You have two ways to correct your account. You can:

1. **Send us an EOB or detailed receipt for a different eligible expense to offset the expense(s) in question**
  - The eligible expense has to be from the same plan year.
  - We must receive the EOB or detailed receipt by the claim filing deadline of that plan year.
  - You can't have already been reimbursed for this expense.
  - You can't seek reimbursement for this expense elsewhere.
  - You, your spouse or eligible dependent must have incurred the eligible expense.
2. **Pay back your account**
  - Send us a check or money order for the exact amount in question. Make payable to PayFlex.
  - Mail to PayFlex.

## We're here to help

Questions? Just log in to your PayFlex member website and click **Help & Support**.

PayFlex Systems USA, Inc.

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Note: Standard text messaging and other rates from your wireless carrier still apply.

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