

# See the Doctor? Swipe your FlexToday Benefits 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. Your spouse or dependents can also get a card. If you select CREDIT at checkout, the card does not require PIN but you can request a PIN be mailed to you by calling 866-679-7649 (sorry, no cash withdrawals!).

**To order a FlexToday Benefits Card**, go to [FlexToday.com](https://FlexToday.com), click on SECURE [Employee Login](#) and log into your account. If you're new to the system, use the New User option to setup your account. If you can't log in, use Password Reset and User Name Retrieval to find your account. (If the system does not recognize you, call us at 800-995-5373.) From the Card Center, scroll down to Get Started to place your order. If this is your first order of a debit card, you will be sent a card automatically when you request your spouse/dependent card. Your Benefit Card will arrive in about 10 business days and you will need to activate the card before you can use it.

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: It is important that you keep copies of all of your bills, receipts and statements for expenses that you paid using your FlexToday Benefits Card. This is an IRS requirement.**

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. In those situations, we will 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 issued regulations regarding Benefits Cards that we must follow. First among those rules is that your card transaction must be documented within 90 days of the transaction. If you cannot provide the required documentation or if you used your Benefits Card 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](http://www.FlexToday.com),  
Secure: Employee Login. Login and click on the Card Center.

**FlexToday, Inc.** • Ph 800-995-5373 • Email [Flex@FlexToday.com](mailto:Flex@FlexToday.com)