



FLEXEXPRESS © CARD GUIDELINES

What is the FLEXEXPRESS © card?

The *FlexExpress*© Card looks like a typical credit card. It is a special card, however, which provides you with easy access to your Flexible Spending Account(s) to pay your IRS qualified health and daycare expenses right at the point-of-sale on the date the services were incurred. The card will only be accepted at specific healthcare providers such as physician and dental offices, pharmacies, hospitals, chiropractors, optometrists, etc., or dependent day care provider locations. The *FlexExpress*© Card is issued by Benefit Strategies under the MasterCard system.



How the FLEXEXPRESS© card works:

Once your Flexible Spending Account is established, you will receive your *FlexExpress*© Card at your home address, via US Mail. The *FlexExpress*© Card can be used like a credit card to transfer funds from your Flexible Spending Account(s) directly to the health or day care provider, to pay your eligible out-of-pocket expenses. **It is an IRS requirement that you retain documentation of each expense paid by the card.** Benefit Strategies may also ask you to send in this documentation to substantiate that a reimbursement was for an eligible expense incurred during the plan year.

NOTE: Your card will be re-funded each year, after you make a new election, please keep your card!

What is eligible and what is not eligible for reimbursement with the FLEXEXPRESS© card?

You are responsible for the use of your *FlexExpress*© Card. The card is to reimburse only IRS eligible expenses incurred during the plan year. Be careful not to misuse the card for ineligible expenses or for expenses incurred outside of the plan year. If the card is used for any ineligible expenses, you will be required to return the funds to the plan. Misuse may result in the card's permanent revocation. Refer to the back of this page for a list of eligible expenses which are defined as medically necessary charges you, your spouse, or dependents have incurred during the plan year, which will not be reimbursed by insurance.

What needs to be kept for tax records?

The IRS requires you to keep all documentation associated with your purchases using the Card. You may be required to verify eligibility of claims by submitting documentation to Benefit Strategies. Documentation must show: the date the expense was incurred (not the date paid), the amount of the expense that you are responsible for, the service provider, and a description of the service/expense.

Online account information

You may visit our web site at www.benstrat.com to view your account for transactions and balances. Your plan administrator can provide you with an Access Code, User ID, and Password.

What to do if your card is lost or stolen, or to receive additional cards for a spouse or dependent.

Contact your account administrator at Benefit Strategies, LLC or call 1-888-401-FLEX (3539). There is a \$5.00 replacement fee for lost or stolen cards.