FLEXEXPRESS © Debit Card

What is the FLEXEXPRESS © Card?

The FlexExpress© Cards look like typical credit cards. They are special cards, that 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 cards 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© Cards are issued by Benefit Strategies under the VISA system.

How the FLEXEXPRESS© card works:

Once your Flexible Spending Account is established, you will receive a set of FlexExpress© Cards at your home address, via US Mail. The FlexExpress© Cards 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. 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.

Please Note: Your cards will be re-loaded each year, after you make a new election, please keep your cards!

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

Eligible expenses are defined as medically necessary charges you, your spouse, or dependents have incurred during the plan year, which will not be reimbursed by insurance. You are responsible for the use of your FlexExpress© Cards. The cards are to reimburse only IRS eligible expenses incurred during the plan year. Be careful not to misuse the cards for ineligible expenses or for expenses incurred outside of the plan year. If the cards are used for any ineligible expenses, you will be required to return the funds to the plan. Misuse may result in the cards’ permanent revocation.

What needs to be kept for tax records?

The IRS requires you to keep all documentation associated with your purchases using the Cards. 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. New users can access their account by creating their own username and password using the “New User?” link. Existing users can log on using their existing login criteria. Usernames and passwords can be reset by the user using the “Forgot Username or Password?” links.

What to do if your cards are lost or stolen, or to receive additional sets of cards

E-mail info@benstrat.com or call Benefit Strategies at 1-888-401-FLEX (3539). There is a $5.00 replacement fee for each set of cards.