

Help keep your PayFlex Card® active

The Internal Revenue Service (IRS) requires PayFlex® to verify that all card purchases are eligible. There may be times during a plan year when PayFlex will ask you to send documentation for a card purchase. If you receive a request, make sure to respond promptly. Your card may be suspended, and the unverified amount may be reported as taxable income.

Common scenarios when PayFlex may need documentation

1. The amount doesn't match the established co-pay under your health care plan.
2. The description from the merchant doesn't list a type of expense.
3. The card was used for an amount that was "estimated" or "pending".



How will I know if PayFlex needs documentation?

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.

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 **Account Settings** at the top of your screen. Then select **Account notifications**.

Important notes to keep in mind

- Save all your Explanations of Benefits (EOBs) from your insurance carrier as well as your itemized statements and detailed receipts for your card purchases.
- If you don't respond to our requests, your card may be suspended until you send in the requested documentation or payment.
- After PayFlex receives/processes your documentation, 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.

Quick Tip!

To help prevent requests for additional documentation, don't use the 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, after it's been processed through your insurance.

Responding to a Request for Documentation

What type of documentation can I submit?

The best type of documentation to send us is the Explanation of Benefits (EOB). Be sure you send an 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:
 - Name of the provider or facility that treated you
 - Your name or the name of the patient
 - Date of service
 - Type of service
 - "Final" amount you owe

How do I submit my documentation?

Once you have it ready, you have four options to choose from:

1. **PayFlex website:** You can log in to 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, view your alerts.
3. **Fax:** Fax your documentation to PayFlex. Don't mark up the document with a highlighter. It makes the fax hard 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.

Questions?

Log in to your PayFlex member website and click **Help & Support**.

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

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