

The advantages of the Card:

Cash flow friendly –eliminates "out-of-pocket" cash payments and then the wait for reimbursement

Convenient and easy to use – accepted at most locations that accept Visa Cards

Simple to track – balances are available online 24/7

Getting a FLEX VISA CARD

- A Flex Visa Card can be ordered when you fill out your enrollment form, by contacting our office with a written request, or through your online account.
- There may be an annual charge for the Flex Visa Cards, which allows you two cards (for yourself, and for a spouse or dependent). For an added fee, additional cards can be ordered.

Using your FLEX VISA CARD

- Your Flex Visa Card will activate the first time you use it at a qualifying location.
- When you use your card at a qualified location, and there is a sufficient balance available in your account, payment is made to your service provider.
- Your Flex Visa Card should only be used for qualified expenses.
- A personal identification number (PIN) is NOT required to use your Flex Visa Card. If a merchant requests a PIN, ask them to run your card as "credit."
- Flex Visa Cards are valid for 3 years - new cards will not be sent until shortly before the current
- card's expiration date.
- If you use your card for a non-qualified expense, you will be required to repay the amount to your flexible benefit account.
- If your balance is less than your card swipe amount, your card will be declined.
- Your Flex Visa Card will only work at qualified locations, such as your pharmacy, doctor's office, dentist's office, vision care centers, hospitals, etc. This card may not work at all merchants that accept VISA Cards nor will it work at any ATM.

SAVE all receipts, statements and explanation of benefits associated with your Health Care Services. You will be asked to verify charges when using this card.

Save Receipts – With tax advantaged plans (e.g Flex, HRA, etc.), the IRS requires that you save original store (or provider of service) itemized receipts and statements for every transaction. In the event of an IRS audit, these documents will be needed to prove expense eligibility.

- **What is an itemized receipt?** An itemized receipt must include:
  - Name of the merchant or provider
  - Description of services received or item purchased
  - Date of service
  - Amount charged for the expense.

Cancelled checks, credit card transaction receipts or previous balance receipts **cannot** be used to verify an expense. We suggest that you keep your itemized receipts in one place (perhaps a "Save the Receipt" envelope or folder), so the receipts are handy when you receive a request for documentation from Advantage Administrators.

Auto-Substantiation – The IRS does not require receipts to be submitted for Flex Visa Card transactions that can be substantiated electronically. Card payments which match your employer's group health insurance co-payment amounts, payments for recurring expenses, and most payments to retail stores and pharmacies will auto-substantiate, so receipts will not be requested for review.

Follow-up Letter Request – For transactions that cannot be verified automatically, you will receive a letter or e-mail notification asking that you furnish an itemized receipt or other proof that the Card was used for an eligible expense.

- If documentation is requested for your Flex Visa Card payment, notifications will be sent to you by email (or by mail if no email address has been provided). These notifications are sent 2-3 days, 30 days, 60 days, and 90 days after the date of the payment. You will also see reminders on your online account and mobile app. Documentation is typically due within 90 days of the date of the payment; if not received by the deadline, your Flex Vebit Cards will be temporarily suspended until documentation is provided or repayment is made.
- Requested documentation can be submitted for review by:
  1. Uploading it through your online account.
  2. Taking a picture of the receipt through the mobile app.
  3. Faxing it to 319-352-4018 or 319-352-2610.
  4. Emailing scanned documentation to customercare@advantageadmin.com.
  5. Mailing it to Advantage Administrators, PO BOX 118, Waverly, IA 50677.
  6. Dropping it off at our office at 100 2nd ST. SW, Waverly, IA 50677.
- If your Flex Visa Card payment was for an ineligible expense, then you must repay the money to your benefit account or the amount will be deducted from your future claims. Until the repayment is received, your Flex Visa Cards will be temporarily suspended.

If you have any questions or feedback about your Flex Visa Cards, or your overall Advantage Administrators experience, please contact us at **1-800-383-1623** or **customercare@advantageadmin.com**.
Your questions and feedback are important to us.