

FSA Card

- Cards will only work at authorized merchants who provide FSA eligible services with valid MCC codes.
- You must retain all of your receipts for purchases. IRS regulations will require Flex-Plan Services to send you follow up requests for some card purchases to verify that the expense was an FSA eligible item. Certain exemptions apply.



Grocery Stores & Pharmacies

Cards will work at retail merchants that have an IIAS system in place. IIAS is a merchant-based system that uses an item's bar code (SKU) to track its FSA eligibility on the merchant.

You can locate an eligible merchant at the following URL:

www.sig-is.org

Please note that the Flexi-Card will not work for over-the-counter (OTC) expenses that now require a prescription in order to be reimbursed.

Documentation

We recommend that you retain all of your receipts. The IRS guidelines require that Flex-Plan Services verify the eligibility of your purchases after-the-fact. Certain exemptions will apply:

- Purchases made at IAS approved merchants.
- Purchases that match a copayment amount (or multiple of).
- Purchases that match (provider & amount) a previously verified expense in the past.

Currently, over 85% of all debit card transactions are automatically verified through one of the above methods.

Documentation Requests

You will receive a monthly statement itemizing the prior month's debit card expenses that require verification. The statement is sent at the beginning of the month via email and gives you a 30-day grace period to verify the transaction.

If the expense is not verified within the 30-day period, it will appear on the following month's statement with a final 30-day deadline to supply verification.

If the expense is not verified by the final deadline, then the Flexi-Card is suspended on the 5th of the month.

Each notice contains instructions on how to verify your transaction and where to send your documentation.

Suspended Cards

You may still access your FSA balance if your card is suspended by submitting a manual claim, but the available funds may be reduced by your delinquent card verifications.

You may do any of the following to unsuspend your card at any time:

- Submit a receipt for a non-card transaction in lieu of the missing card receipt.
- Reimburse the plan by writing a check for the transaction amount.
- Submit the original receipt demonstrating the charge was for a valid FSA expense.

Resources & Online Tools

Customer service is available to answer any question you might have regarding your FSA benefits.

Monday – Friday; 10:00 am – 8:00 pm, Eastern Time

(800) 669-3539

Email: flexplan@flex-plan.com

Online Tools at www.flex-plan.com

- Online tax savings calculator
- List of eligible expenses
- Online account access
- Links to regulatory updates & legislation changes