Keep Your PayFlex Card™ Active!

During the plan year, you may be required to verify that purchases made with your PayFlex Card™ were eligible expenses. The IRS requires PayFlex to verify all PayFlex Card transactions. If you are required to provide documentation for your card transactions, an alert message will be displayed after login on www.HealthHub.com via My Dashboard. In addition, if documentation is required, you will also be notified on a quarterly basis via a Request for Documentation letter. If you are enrolled in eNotify, you will receive the letters via email otherwise they are mailed to your address on record with your employer.

Please note, you must respond to the alert message or letter to keep your card ACTIVE. (See Notification Schedule for time to respond.) Below is a sample of the alert message displayed on My Dashboard after logging into your account.

Sample Alert Message

![Sample Alert Message]

Keep your card active by clicking on Learn More and uploading your documentation!

Should you choose not to upload your documentation online, you can still mail or fax to PayFlex.

Notification Schedule

<table>
<thead>
<tr>
<th>Alert Message</th>
<th>Frequency</th>
<th>Delivery Date</th>
<th>Time to Respond</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alert Message</td>
<td>When a transaction requires documentation</td>
<td>Displays after merchant processes their transactions</td>
<td>Displays until documentation is provided</td>
</tr>
<tr>
<td>Letter #1</td>
<td>Quarterly</td>
<td>&lt;day&gt; of Month, Month, Month, and Month (if necessary)</td>
<td>28 days</td>
</tr>
<tr>
<td>Letter #2</td>
<td>Only sent if you do not respond to Letter #1</td>
<td>28 days after the date of Letter #1</td>
<td>28 days</td>
</tr>
</tbody>
</table>

Acceptable supporting documentation

- An Explanation of Benefits (EOB) is our preferred form of documentation, which is provided to you by your insurance provider.
- An itemized receipt is also acceptable, but it must show:
  - Date of purchase or service
  - Amount of purchase or service
  - Description of item or service
  - Name of merchant or service provider
  - Name of patient if a medical claim

Please Note: Itemized receipts/statements showing prior balances or “estimated” insurance payments will not be acceptable. If insurance is indicated, the receipt/statement must show insurance payment posted and final patient responsibility.
Keep Your PayFlex Card™ Active!

Responding to a Request for Documentation letter
If you are required to provide documentation, you have the following three options. If you do not respond within the period of time noted on the second notification, your card will be deactivated until acceptable documentation or payment is provided to PayFlex.

Option #1: Send Supporting Documentation
Upload, mail or fax an Explanation of Benefits (EOB) OR itemized receipt for the transaction(s) listed on HealthHub.com or the Request for Documentation letter.

If you are unable to provide documentation for the expenses listed on the letter OR you used your PayFlex Card™ in error, you can still keep your card ACTIVE by selecting one of the following options:

Option #2: Substitute Documentation
Upload, mail or fax an Explanation of Benefits (EOB) OR itemized receipt from another eligible expense incurred during the same plan year.
• This item or service must be purchased with another form of payment such as a personal credit card, check or cash.
• You cannot submit a claim for an expense that has already been reimbursed by your Flexible Spending Account.
• Note: If substitute documentation is provided, the original ineligible claims will be displayed on HealthHub.com until the end of the plan year.

Option #3: Pay Back Your Account
Mail a personal check or money order payable to PayFlex for the amount of the transaction(s) for which you are unable to provide supporting documentation.
• The payment you submit will be applied to your PayFlex account to make up for the expenses you are unable to verify.
• PayFlex cannot accept CASH or CREDIT CARD PAYMENTS.
• Note: If payment is provided, the original ineligible claims will be displayed on HealthHub.com until the end of the plan year.

After selecting one of the options above, please send your documentation or payment to PayFlex.

UPLOAD: Login to www.HealthHub.com, select Learn More next to the alert message for claims requiring substantiation, then select the transaction and click on Upload My Receipts.

MAIL: PayFlex Systems USA, Inc. Flex Claims Department P.O. Box 3039 Omaha, NE 68103-3039

FAX: 402.231.4303 (use letter as your coversheet)

**If mailing or faxing, make sure to include a copy of your Request for Documentation letter**

What do I do if my card is deactivated?
To reactivate your card, simply select one of the options noted under Responding to a Request for Documentation letter. Once your documentation or payment has been approved by PayFlex, you will receive notification of approval and your card will be reactivated.

Please note: If you have purchased eligible items or services with another form of payment while your card is inactive, you can still submit claims for reimbursement. You do not have to wait until your card is reactivated.