

How To Use Your



FLEX DEBIT CARD

AdvantageTM
ADMINISTRATORS

Getting a FLEX DEBIT CARD

- ◆ A Flex Debit Card can be ordered in the following ways: electing this option when filling out an enrollment form; order through access of your on-line account at any point during the plan year; or by contacting our office with a written request.
- ◆ There is an annual charge for the Flex Debit Card, which allows you two cards (for yourself, and for a spouse or dependent). For an added fee, additional cards may be requested.
- ◆ An informative brochure, "Important Tips for Using the Card," will be mailed with your Flex Debit Card. Please review before using your card.

Using your FLEX DEBIT CARD

- ◆ The first time your Flex Debit Card is used at a qualifying location, it will self-activate.
- ◆ When the card is swiped at a qualified location and there is a sufficient balance available in your flexible benefit plan account, the card swipe is approved and payment is made to your service provider.
- ◆ When you use your Flex Debit Card to pay for qualified expenses, the money is deducted from your flexible benefit account.
- ◆ Your Flex Debit Card can only be used for qualified expenses.
- ◆ A personal identification number (PIN) is NOT required to use your Flex Debit Card. If a merchant requests a PIN, ask them to run your card through as "credit."
- ◆ If you use the card for a non-qualified expense, you will be charged a \$10 non-refundable fee. If you make a non-qualified card swipe, 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.
- ◆ The Flex Debit Card will only work at qualified locations, such as your pharmacy, doctor, dentist office, vision care centers, hospitals, etc. This card may not work at all merchants that accept VISA debit cards or at any ATM.



Submitting RECEIPTS

- ◆ Go to MyFlexOnline for the most current information about your Flex Debit Card swipes. Log onto **www.advantageadmin.com** and click "Employees Online Account Access" or "Take Care," then enter your user name and password.
- ◆ Click on "View Account" to know if you have Flex Debit Card swipes that need to be reviewed. If so, click on "Click here to review."
- ◆ You will see a list of Flex Debit Card payments you must review.
- ◆ Click on "Add to Form" if you only have documentation for specific payments, or click on "SELECT ALL" to request that all the payments be reviewed.
- ◆ Click on "CONTINUE" to review, print, sign and date your form.
- ◆ The completed form and the verifying documentation can be submitted to our office:
 - ◆ By fax to: 319-352-4018 or 319-352-2610
 - ◆ By scanning and emailing to:
customercare@advantageadmin.com
 - ◆ By mail to : Advantage Administrators,
PO Box 118, Waverly, IA 50677
 - ◆ By dropping it off at our office at
100 2nd St. SW, Waverly, IA 50677.
Office hours are Monday-Friday 8am-5pm. An
afterhours drop box is available.
- ◆ Check the balance in your account by logging on to **www.advantageadmin.com** and clicking on "Employees Online Account Access" or "Take Care". Or call the Automated Flex Hotline at 1-888-705-0608, or the Customer Care Department at 1-800-383-1623.



BENEFITS of the FLEX DEBIT CARD

◆ **Eliminates wait for reimbursement.**

◆ **Reduces the amount of paper claims submitted with the following card swipes:**

Matched Co-Payments – When a swipe is made at a provider that matches or is a multiple of your co-payment amount (for your employer's group health insurance), the claim is automatically verified.

Recurring Expense – Once a swiped expense has been verified, later card swipes made with matching dollar amount, location and specified time period (generally 30 to 90 days) will be automatically verified.

Take Care partners – You will generally not be asked to provide documentation when you shop at a merchant provider that is a Take Care Partner. This system only allows you to purchase qualified expenses with your card. The cash register will split your purchase into two categories (qualified and non-qualified items) and then deducts the qualified items from your Flex Debit balance. You will then be asked for another form of payment for your remaining items. Upon completion of the transaction, a "flag" is attached to the credit transaction notifying us that your purchase was approved. Please visit our website, www.advantageadmin.com for a list of our Take Care partners.

Enroll in the plan and choose to use a Flex Debit Card. When you use your card for qualified purchases, the money is deducted from your flex benefit account. You won't have to reach into your pocket to pay for qualified expenses or wait for a reimbursement. If your provider does not accept Visa, you may still pay your provider directly, submit a claim and receive reimbursement either by check or direct deposit.



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