



## What if there's not enough money in my account?

If you charge more than the available balance in your account, the transaction will be denied. You can find your balance online at [www.flex125.com](http://www.flex125.com) or by calling AmeriFlex's Interactive Voice Response System at 888.868.FLEX (3539). Review your account balance regularly to avoid denied charges. If you would prefer to submit a claim manually, you can download a claim form at [www.flex125.com](http://www.flex125.com).

## Do I need the receipts?

Possibly—so please save all of your itemized receipts! For some expenses, AmeriFlex may need additional information, including receipts, to verify eligibility of the expense and to comply with IRS rules. That's why it's important for you to save all receipts, then fax or mail them to us promptly if required by our Claims Department. If you don't comply, AmeriFlex will be forced to declare those expenses ineligible, and you'll have to reimburse your account. If you fail to do so, you could jeopardize the tax-exempt status of your account and lose access to your AmeriFlex Convenience Card<sup>SM</sup>.

## What do I do now?

1. Read the enclosed Cardholder Agreement.
2. Sign the back of your card to indicate that you understand and accept the terms of this Agreement.
3. Use the card to pay for eligible products and services.
4. Remember to keep all your receipts.

**TIP:** Your AmeriFlex Convenience Card<sup>SM</sup> is good for up to three years. So hang on to it! Even if you use up this year's funds, you'll be able to use the card again next year if you re-enroll in this plan.

AMERIFLEX

## Experience the Advantage.

You can use your AmeriFlex Convenience Card<sup>SM</sup> to pay for a broad range of eligible products and services—and to capitalize on today's increasingly popular tax-exempt employee benefit accounts.

Now, thanks to your employer's commitment to offering a leading-edge benefits portfolio, you have access to the advantages of AmeriFlex's integrated debit card platform, a single source of powerful services that provide unparalleled convenience at your fingertips! If you have questions about your card or your account, please contact AmeriFlex at 888.868.FLEX (3539) or at [service@flex125.com](mailto:service@flex125.com).

## It's that simple!

The information provided in this brochure is intended for use as a guideline and should not be construed to indicate the benefits covered by your employee benefit plan. The eligibility for reimbursement of any particular expense is determined in accordance with your plan documents, which govern in all instances. Please consult the plan documents for further information.

This card is issued by KeyBank, N.A. pursuant to license by MasterCard International, Incorporated.



303 Fellowship Road, Suite 201, Mount Laurel, NJ 08054  
Tel: 888.868.FLEX (3539) Customer Service: [service@flex125.com](mailto:service@flex125.com)  
Web: [www.flex125.com](http://www.flex125.com)

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FSA



HRA



HSA



CRA



Easy  
Access  
to the  
Funds  
in your  
Employee  
Benefit  
Accounts

HOW  
TO  
USE  
YOUR

*AmeriFlex*  
Convenience  
Card<sup>SM</sup>



[www.flex125.com](http://www.flex125.com)



Access Flexible Spending Accounts  
with your AmeriFlex Convenience Card<sup>SM</sup>



Access Health Reimbursement Accounts  
with your AmeriFlex Convenience Card<sup>SM</sup>



Access Health Savings Accounts  
with your AmeriFlex Convenience Card<sup>SM</sup>



## What's this card for, exactly?

Your AmeriFlex Convenience Debit MasterCard<sup>®</sup> Card gives you easy access to the funds in your employee-benefit accounts. Depending on the benefit accounts offered by your employer, you may be able to use your card to access funds in:

- Flexible Spending Account (FSA)
  - Medical Reimbursement
  - Dependent Care Reimbursement
  - Commuter Reimbursement
- Health Reimbursement Arrangement (HRA)
- Health Savings Account (HSA)

Now that you've opted to participate in such a plan, your employer is providing you with the enclosed AmeriFlex Convenience Card<sup>SM</sup>.

In most ways, your card works just like any debit card. But, there are three important differences:

**First**, its use is limited to specific merchants, based on the benefit account you have selected, and to expenses deemed eligible by your plan.

**Second**, you can not use it at an ATM or to obtain "cash back" when making a purchase.

**Third**, you are not given a PIN with this card. Should a merchant or provider ask you for a PIN, simply explain that this particular card does not have one. When given the option between debit and credit at the terminal, choose "CREDIT."

## What's an eligible expense?

That depends on your particular benefits plan. For example, if you have a healthcare FSA, eligible expenses may include\*:

- Medical and dental deductibles and co-payments
- Eye exams, contact lenses/solutions, and glasses

- Prescription drugs
- Orthodontia or other dental care
- Physical therapy and chiropractic care
- Medical devices such as hearing aids and diabetic testing supplies
- Smoking cessation programs
- Over-the-counter (OTC) products and much more!

\*For a listing of eligible products and services, please visit [www.flex125.com](http://www.flex125.com).

## What's not eligible?

You are responsible for how the funds in your account are spent; these tax-exempt accounts are governed by the IRS and your plan documents. If you are ever in doubt about the eligibility of a particular product or service, you can contact AmeriFlex at [service@flex125.com](mailto:service@flex125.com) or call our Customer Service Department at 888.868.FLEX (3539).

**TIP:** If you go to a drug store for a number of items—some eligible, some not—ask the clerk to ring them up separately. Then use your AmeriFlex Convenience Card<sup>SM</sup> to pay only for eligible items.

## What OTC Products are FSA-eligible expenses?

Over-the-counter products are generally FSA-eligible expenses if they are for "medical care." Medical care products are defined as those products that are for the diagnosis, cure, treatment of a disease, or for the purpose of affecting any structure or function of the body. For example, band-aids are considered eligible

because they are for medical care, but vitamins are generally not eligible because they are for preventative care.

## OTC Shopping Made Easier with



Leverage the purchasing power of your FSA even further with AmeriFlexRx. AmeriFlex's online drugstore clearly identifies FSA-eligible products, combining the ease of online shopping with the assurance that all purchases are FSA eligible. Even better, orders of \$15.00 or more are shipped for FREE, specially priced items provide extra savings, and all orders are shipped within two business days. Maximize your convenience and save time!

## What if I make a mistake?

Once in a while, a cardholder will accidentally use their card for a non-eligible item, and occasionally the transaction will go through. This may happen to you at some point in time. If it does, don't be overly concerned, but do contact AmeriFlex Customer Service as soon as you become aware of the mistake. We will tell you how to reimburse your account for the ineligible item.

