

Here's your PayFlex debit card!

Who's PayFlex?

We help you manage your pretax health care account(s).

What can you use your PayFlex Card® for?

You can use your PayFlex Card to pay for eligible health care expenses with money from your health care account(s).

How do you use your card?

Simply swipe and select either "debit" or "credit." Some merchants may ask you to select "debit." If so, you'll need to enter a Personal Identification Number (PIN) to complete the transaction. If your spouse or dependent also has a card for your account, they'll use the same PIN you use.

Protect your PayFlex Card and your identity

The Mastercard ID Theft Protection™ solution helps detect and resolve identity theft. Sign up for free today at [mastercard.us/idtheftalerts](https://www.mastercard.us/idtheftalerts).

PAYFLEX®

PayFlex Systems USA, Inc.
10802 Farnam Drive
Omaha, NE 68154

Questions?

Log in to your PayFlex member website to send us an email or use our chat feature. You can also call the number on the back of your PayFlex Card.

Get started with PayFlex today. It's as easy as 1, 2, 3.

1. Activate your PayFlex Card®

It's easy to activate your card and get your PIN. Just call the toll-free number on the activation sticker from your home or cell phone. Other family members will use your same PIN. And you can change your PIN at any time by calling **1-888-999-0121**.

Important note: If your card doesn't have an activation sticker, that means it's already active and ready to use.

2. Register your account online

Visit the website listed on the back of your card to create your username and password. Once you register, you'll have access to your account online so you can:

- Check your balance and manage your money
- Link a bank account to get your money faster
- Choose your account notifications

3. Download the PayFlex Mobile® app

Using the username and password you created online, manage your account on the go with:

- In-app guidance for personalized support
- Enhanced security and complimentary fraud protection
- Easier navigation to get what you need fast

Your privacy is important to us.

PayFlex only shares personal information as required by law and to enable your transactions. You'll find our full Privacy Notice online.

PayFlex Systems USA, Inc.

PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc.

Mastercard® is a registered trademark of Mastercard International Incorporated.

This card is issued by and is the property of UMB Bank, n.a. pursuant to a license from Mastercard International Incorporated.

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We make saving and paying for health care simple

PAYFLEX®

Frequently asked questions

How long is your card good for?

Your card is good for five years, as long as you remain active in the plan. When your card expires, we'll mail you a new card in the month the card expires.

What expenses can you use your card for?

You can use your card to pay for health care products and services outlined in your benefit materials. The card shouldn't be used for the portion of an expense that would be covered by your insurance.

Do you need to save your receipts?

Yes. Save all of your receipts. You may have to provide documentation to PayFlex for card transactions. You should also save your Explanation of Benefits (EOB) statements. If we require documentation, you'll be notified. **Important:** If we don't receive your documentation or a repayment, the amount could be reported to the Internal Revenue Service (IRS) as taxable income and may result in suspension of your card.

What if your card doesn't work?

Here are a few reasons why your card may not be working.

- The merchant may not accept Mastercard®.
- Your purchase may not be for an eligible expense.
- You may have included ineligible expenses with your purchase. Try using the card again but only with eligible expenses.
- There may not be enough money in your account to cover the expense.

If your card isn't working or is declined, you'll need to use another form of payment. If you use another form of payment, you can log in online or through our mobile app to pay yourself back.

What if your card gets lost or stolen?

Call us immediately at **1-888-879-9280**.

Thank you for choosing PayFlex.