

Using your TexFlex debit card

What to expect when verifying card purchases

The TexFlex debit card is available with the **health care** or **limited-purpose flexible spending account (FSA)**. Since TexFlex accounts are tax-free, the Internal Revenue Service (IRS) guidelines require PayFlex to verify all purchases made with the TexFlex debit card are for FSA-eligible expenses.

Expenses that are automatically validated

To help ensure your tax-free dollars are used on eligible expenses, the IRS requires all non-healthcare businesses -- including retail, discount, grocery, and online stores -- to have an Inventory Information Approval System (IIAS) to accept FSA debit cards. An IIAS allows the store to identify each item in your overall purchase and note which items are eligible flexible spending account (FSA) purchases. Any eligible items purchased at a merchant with an IIAS will be validated automatically.

If you participate in a Texas Employees Group Benefits Program (GBP) health (including prescription drug coverage), dental or vision plan that includes copay amounts, we will automatically verify transactions for these amounts. If there's any difference between what the healthcare provider collected from you on the date of service and the actual amount the insurance company determined you should have paid out of pocket, the transactions won't match. This means, PayFlex can't validate the expense. In that case, we will ask you to provide a detailed receipt, itemized statement, or explanations of benefits (EOB).

To see if your favorite store has an IIAS, visit www.sigis.com and click "IIAS Merchant List".



Validating your expenses

PayFlex will try to validate your card swipe but sometimes expenses can't be validated automatically. The best thing you can do is **save all of your detailed receipts, explanations of benefits (EOBs) and itemized statements**. During the plan year, we may ask you to send us additional documentation for your card purchase to validate your expense. When you get the notice, you need to respond by submitting additional documentation that shows your purchase was for an eligible expense.

Your detailed receipt or statement must contain the following:

- Date of service
- Final amount you had to pay
- Description of service/item received
- Name of merchant or provider
- Name of patient (if applicable)

Unvalidated expenses

If we can't validate the expense and you're unable to submit an itemized receipt or EOB, you will have to pay your TexFlex account back for the unverified purchase amount. Another option is to offset the cost with another eligible expense you paid for out-of-pocket during that same plan year. **IMPORTANT: If you don't verify your card transaction, your TexFlex card may be suspended.**

Frequently Asked Questions (FAQs)

What type of documentation is required?

The preferred type of documentation is an EOB from your medical, dental or vision coverage carrier. If you don't have an EOB, you can send a detailed receipt or itemized statement that includes the following:

- Date of service
- Final amount you had to pay
- Description of service or item received
- Name of merchant or provider
- Name of patient (if applicable)

How do you verify a debit card purchase with an EOB or detailed receipt/statement?

You have the following options:

- Send in your documents online by logging into www.TexFlexERS.com. Select **View account details**, then click **Verify card purchases**. Or, you can:
- Fax your documents to **(402) 231-4303**. Or, you can:
- Mail your documents to **PayFlex, PO BOX 8396 Omaha, NE 68103-8396**.

What if you don't have an EOB or a detailed receipt?

If you don't have proper documentation to verify a debit card purchase, you have the following options:

- Make an eligible expense purchase with cash, check or personal credit card (do not use your TexFlex debit card). Then, submit that expense as a new claim. Or, you can:
- Submit claims for eligible expenses that weren't submitted yet. Make sure you did not pay for these expenses with your TexFlex debit card. Or, you can:
- Pay your account back by sending a check for the amount in question to: PayFlex, PO BOX 8396 Omaha, NE 68103-8396.

We're here to help

For any questions, log into www.TexFlexERS.com. Select **Help & Support** to email or chat with a TexFlex customer care representative. You can also call us directly at **(866) 353-9839 (TTY: 711)**. We're available to help Monday - Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

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