

3 Methods of Reimbursement



FlexExpress® Card

The *FlexExpress®* Card may look like a typical credit card but it is a special benefits card. This card provides you with easy access to your Flexible Spending Account(s) to pay your IRS qualified expenses directly at the point-of-sale. The card will only be accepted at specific healthcare providers such as physician offices, dental offices, pharmacies, hospitals, chiropractors or optometrists. The card will also work at many dependent care locations.

NOTE: Your card will be reactivated with your new election each year upon your request, so please keep your card!

What is eligible for reimbursement with the *FlexExpress®* card?

You are ultimately responsible for the use of your *FlexExpress®* Card. The card is to reimburse only IRS eligible expenses incurred during the plan year. Be careful not to misuse the card for ineligible expenses or for expenses incurred outside of the plan year. If the card is used for any ineligible expenses, you will be required to return the funds to the plan. Misuse may result in the card's permanent revocation.

What needs to be kept for tax records?

The IRS requires you to keep all documentation for the purchases associated with the debit card. You may be required to verify eligibility of claims by submitting documentation to Benefit Strategies. Documentation must show: the date the expense was incurred, the amount of the expense after insurance adjustments, the service provider, and a description of the service/expense.

What do you do if your card is lost or stolen, or to receive additional cards for a spouse or dependent?

Contact customer service at 1-888-401-FLEX (3539)



Online Reimbursement

The second reimbursement method is to pay for your qualified expenses out-of-pocket and submit a claim by logging into your personal account at www.benstrat.com, then click on Employee, and choose Flexible Spending Account. Once your claims are entered, print the confirmation page and submit this to Benefit Strategies with the appropriate documentation. Claims can be faxed to 603-647-4668 or emailed to flexdept@benstrat.com. We will generate payment once the confirmation page and documentation have been received. Not only is our website used to file claims, it also contains important information such as account balances, claim history, banking information as well as a communications history. For help logging into your account, please contact our customer service toll free at 1-888-401-FLEX (3539).



Paper Reimbursement

The third reimbursement method is to pay for your qualified expenses out-of-pocket and submit a completed paper Reimbursement Request Form along with a copy of the detailed documentation of your expenses to Benefit Strategies via fax 603-647-4668, email flexdept@benstrat.com or mail. Claim forms can be found online at www.benstrat.com.

Benefit Strategies pays claims twice a week. Claims that are properly completed, have the appropriate documentation will be processed within 3 - 5 business days. Reimbursement requests should be for a minimum of \$25, unless using your remaining account balance.