Why Offer Your Employees A Flex Debit Card?
The flex debit card looks and works like a credit card. When participants incur an allowable medical expense, such as a doctor’s visit or purchasing a prescription, they can use the debit card instead of paying out of pocket.

Where Can The Card Be Used?
Cards are accepted at medical-related facilities, such as a doctor’s office or a hospital and retailers such as drug stores, pharmacies, grocery stores, discount stores, and internet merchants that have implemented a compliant IIAS. The Inventory Information Approval System (IIAS) is a means of identifying eligible medical expenses at the point of sale by using information encoded in the SKU bar code. Not all facilities have implemented this inventory system, so it is best to remind employees to check before attempting to use their debit card. Please see the chart on the back for reimbursement guidelines.

Benefits
- Allows participants to pay for medical expenses directly from their unreimbursed medical expense account, instead of from their personal banking account. No more waiting for reimbursement checks!
- The flex debit card can help your employees manage their unreimbursed medical expense account by allowing them to always have the opportunity to deduct a qualified payment straight from their account. This can reduce the amount of forfeitures at the end of a plan year.

Important Guidelines
- Purchases with the flex debit card can still require filing the appropriate paperwork, so remind employees to save all receipts!
- The flex debit card cannot be used for dependent day care expenses.
- The flex debit card will allow reimbursement up to the participant’s maximum elected contribution for the plan year. It will not allow purchases higher than the annual election or the amount available in the account.
- The card cannot be used until the plan year begins.
- There will be a $5.00 fee for replacement cards.
REIMBURSEMENT GUIDELINES

Debit Card Approved - No Receipts Needed

- Amount matches the employee co-payment amount (co-payment amounts must be provided by the Employer in advance).
- Amount matches a recurring medical expense (must have been previously substantiated and noted on the claim that it will be a recurring expense).
- Real-time verified medical expenses (such as IIAS purchases).

Debit Card Approved – Receipts Required for Verification

- Purchase at a qualified medical facility that does not match co-payment amount provided by the Employer including coinsurance or deductibles.
- Purchase at a qualified medical facility but co-payment amount was not provided by the Employer in advance.
- Recurring expense that has not been established as recurring.

Debit Card Declined

- Attempt to use debit card at a non-medical facility or retailer without a compliant IIAS.
- Expense is greater than the available account balance.
- Attempt to purchase an over-the-counter drug or medicine as of January 1, 2011.
- Debit card has been blocked due to outstanding receipts.
- Vendor’s merchant category code is ineligible.
- Vendor is attempting to process card as debit card and not as a credit card.

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