



Don't let a PayFlex request get you stressed

You have a PayFlex debit card for your XL Catlin Healthcare and Limited Purpose FSA's. This card can help make spending simple. But sometimes PayFlex has to ask you verify your card purchases are eligible. Don't let those requests get you stressed! **Check out these videos and frequently asked questions. They can help you respond to those requests.**

[Video: "Don't let a PayFlex request get you stressed"](#)



[Video: Tutorial on verifying PayFlex debit card purchases](#)



Frequently Asked Questions

Why do I need to verify my card purchases?

PayFlex has to confirm members use their debit card for eligible expenses. This is an Internal Revenue Service (IRS) rule. If PayFlex can't verify a purchase, they'll ask you to send proof. If you receive a Request for Documentation, you must send documents for each transaction listed.

Common reasons why PayFlex needs to verify a purchase

- The amount paid doesn't match your co-pay amount
- You paid an "estimated" or "pending" amount
- The description of the purchase isn't clear

How will I know if I need to verify my card purchases?

If PayFlex needs you to verify a card purchase, they'll post an alert message on your account. You'll see it on the PayFlex member website and the PayFlex Mobile® app. Or, you'll get a Request for Documentation notice by e-mail or mail. How you get notified is based on your online account settings. The notice will tell you which card purchases need verification. And, it will tell you the date to respond by.

You can also use the PayFlex member website to find out which card payments you need to verify. Here's how:

1. Log in to www.payflex.com
2. Click on the **Financial Center** tab
3. On the left side, click on **Verify Card Purchases**
4. Select **Unverified Card Purchases** tab

How do I respond to a Request for Documentation?

You have three ways to respond:

OPTION 1: Send PayFlex the documentation for your card payment

You can do this on the PayFlex member website, through the PayFlex Mobile® app, by fax or mail.

If sending online, your document must be in PDF format. And it must include:

- Date of service or date item was purchased
- Final amount you had to pay after insurance coverage
- Description of the item or service
- Merchant or provider name
- Patient name (if applicable)

If your expense went through your medical or dental plan, you'll need to send an Explanation of Benefits (EOB) from your plan. EOB is the best form of documentation.

If your expense didn't go through your medical or dental plan, you can send a detailed receipt or statement. It must show:

- Date of service or date item was purchased
- Final amount you had to pay
- Description of the item or service
- Name of the merchant or provider
- Patient name (if applicable)

If PayFlex asks you to send information for your prescriptions, you'll need to send your prescription drug receipt. It must include the pharmacy name, patient name, prescription name, date you filled the prescription, and the amount not covered by insurance.

Note: PayFlex can't accept a cancelled check or a credit card receipt. They also can't accept a billing statement showing an amount marked "previous balance," "balance forward," "estimated," "filed," or "pending insurance".

OPTION 2: Send another eligible expense

You can use another eligible expense from the same plan year that you paid out of your pocket

to help cover the one in question. Just send PayFlex documentation for that expense before the end of your plan year. You can do this on PayFlex member website, through the PayFlex Mobile[®] app, or by fax or mail.

OPTION 3: Pay back your account

You can send PayFlex a personal check or money order with a copy of the letter. Make the check payable to PayFlex.

What happens if I don't respond to a request for documentation?

If PayFlex doesn't get your response, they'll suspend your card. And your employer may report the unverified amount as taxable income on your W-2. Once PayFlex receives and approves your required documentation or payment, they can reactivate your card.

If PayFlex suspends your card, you'll need to pay for eligible expenses another way. Then you can submit a claim. If you have unverified card purchases, PayFlex will apply your claims to those expenses first.

What can I do to help prevent the documentation requests?

Many of the requests are for payments made at a hospital, physician or dentist office. If you use the card at one of those places, don't pay at the time of your visit (unless it's only a copay). Instead, wait until your health care provider submits your claim to your health plan. Then you'll know the actual amount you owe.

Have more questions?

You can call PayFlex at **1-800-284-4885**. They can help you Monday – Friday, 7 a.m. – 7 p.m. CT and Saturday, 9 a.m. – 2 p.m. CT.

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