

## Get started with PayFlex

# 1

### Activate your PayFlex Card®

Simply call the number on the activation sticker found on your new card. When you call to activate, you'll also get your Personal Identification Number (PIN). If your card doesn't have an activation sticker, it's ready to use. And if you order more cards for your covered family members, they'll use the same PIN and won't need to activate their new card(s).

# 2

### Set up your account online

Managing your account is easy with our tools, resources and online support. Visit the website on the back of your card to set up your online account. Keep your card nearby — you'll need it to enter your card number. Once you register, you can order additional cards, check your balance, manage your money and link a personal bank account to get your money faster.

# 3

### Download the PayFlex Mobile® app

You can download the PayFlex Mobile app from the App Store® or Google Play™ store to manage your account anywhere, anytime. To log in, use the same username and password you use on our website. Check balances, manage your money and more — on the go.

If your card is lost or stolen, call us immediately at 1-888-879-9280.

### 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 Card® and PayFlex Mobile® are registered trademarks of PayFlex Systems USA, Inc.

Mastercard® is a registered trademark of Mastercard International Incorporated.

Note: Standard text messaging and other rates from your wireless carrier still apply.

App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

Google Play is a registered trademark of Google LLC.

This card is issued by and is the property of UMB Bank, n.a. pursuant to a license from Mastercard International Incorporated. This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (U.S.) economic or trade sanctions. For more information about PayFlex, go to PayFlex.com.

# At PayFlex, we make it simple to plan, save, and pay for personal well-being.

We're here to help you manage your pretax health care account(s). Just use your PayFlex Card® to pay for eligible expenses as outlined in your benefits materials.

## Frequently asked questions (FAQs)

### 1. How do I use my account debit card?

To pay for an eligible expense, simply select either "debit" or "credit." If you select "debit," enter your PIN to complete the transaction. You can use your card at merchants and providers that accept Mastercard®.

### 2. How long is my card good for?

It's good for five years, as long as you remain active in the plan. We'll mail you a new one in the month that your card expires.

### 3. Do I need to save my receipts?

Yes, save all your receipts. We may ask you to send documents to verify that your card purchase is for an eligible expense. If we don't receive the requested documents you may have to pay back your account or, your card may be suspended and the amount could be reported to the Internal Revenue Service (IRS) as taxable income.

### 4. What if my card doesn't work or it's declined?

There are a number of reasons why the card may not work:

- The expense may be ineligible under your plan.
- A merchant or provider may not accept Mastercard®.
- The merchant may not be able to accept health care cards.
- Your account balance may not cover the expense amount.
- Your card may be suspended.

If you're unable to use your card, you can use another form of payment. If your expense is eligible, you can then submit a claim to pay yourself back. You can do this online, through the PayFlex Mobile® app, or complete a paper claim form and fax or mail it to us.

### Have more questions?

Log into your PayFlex account using the website on the back of your PayFlex Card. There you can access FAQs, chat with us or send us an email. You can also call us using the number on the back of your card.

**Protect your identity.** All PayFlex Card holders have access to Mastercard® ID Theft Protection™ services to help detect and resolve identity theft. Sign up for free at [MastercardUS.IDProtectionOnline.com](https://www.mastercardus.com/idprotection) today.

**Plan. Save. Pay.**  
**PayFlex.**

