

Remember SAVERS

Save your receipts. Savers may request a copy of your receipt to verify a transaction. When necessary, Savers will send requests for receipts via e-mail or by postal mail if we don't have your e-mail address on file.

Always put your name and your employer's name on any faxes or correspondence you send to us. This information helps ensure that we are able to locate your account in the Flex card system.

Visit our Web site, www.saversadmin.com, to sign up for online access to your Flex account. Check your balance, see a history of transactions, report a lost or stolen card, and read frequently asked questions regarding Flex accounts.

Expect e-mails or letters requesting copies of receipts. Many transactions will be automatically approved, but some may require receipts to verify eligibility of the purchase.

Report changes of address – both your e-mail and mailing addresses – changes in your phone number, etc., to Savers to ensure that your account information is always up to date.

Submit manual claims for eligible expenses. Manual claims allow you to access funds in your Flex account without using your Flex card. Simply submit a Claim Form along with your receipts.

Other Debit Card Helpful Hints

- 1) The debit card may only be used for expenses incurred during the **current** plan year. Expenses incurred during the **prior** plan year are ineligible.
- 2) Prepayment of expenses is not allowed. Expenses must be incurred either at the time the card is used or for payment of an expense that occurred earlier in the current plan year.
- 3) Your total annual election is available on your card on the first day of the plan year. The exception is dependent day care, which is not pre-funded.
- 4) When using your debit card, pay for ineligible items separately. (The new Inventory Information Approval System (IIAS) will streamline this process, as your flex-eligible items will be automatically separated from ineligible items at the cash register. For more information, please see the page in this handout that describes the new features of IIAS.)
- 5) If you are covered by a health plan other than your employer's, please send Savers a copy of your plan's Summary of Benefits. Your copays can then be automatically approved.
- 6) If you have a recurring expense that is not a copay amount (for example, a prescription that is less than the copay), or an expense at a non-IIAS participating merchant or pharmacy, please send the receipt when requested and note on it that it is a recurring expense. Future transactions for this exact amount can then be automatically approved.
- 7) You, your spouse and dependents may participate in the Flex plan even if you are not covered under your employer's medical plan.
- 8) If you do not have sufficient funds left in your account, the debit card will be denied by the merchant. You may swipe your card for the exact balance in your account, or pay by another method and submit a paper claim for reimbursement of the balance in your account.
- 9) A 75-day grace period after the end of the plan year is now allowed (if your employer elects this option). Eligible expenses incurred in the current plan year may be reimbursed with funds from the prior plan year, if there are funds remaining in your prior year's account.
- 10) If you have any questions or concerns, please call Savers Administrative Services at **800-949-0311**, option 1, or by e-mail at flex@saversadmin.com.
- 11) Fax your receipts to Savers at **336-759-3999**.

