



FSA  
HRA  
HSA  
CRA

AMERIFLEX  
Convenience Card®

HOW  
TO USE YOUR CARD

EASY ACCESS to the Funds in Your  
Employee Benefit Accounts



myameriflex.com



### What is the Ameriflex Convenience Card?

Your Ameriflex Convenience Card provides you with easy access to the funds in your employee benefit accounts. Depending on the types of benefit accounts offered by your employer, you may be able to use your card to access funds from a:

- Flexible Spending Account (FSA)
  - Healthcare FSA
  - Dependent Care Reimbursement Account
  - Commuter Reimbursement Account
- Health Reimbursement Account (HRA)
- Health Savings Account (HSA)

### How do I use my Ameriflex Convenience Card?

The Ameriflex Convenience Card works just like a regular debit card, with three important differences. **First:** Its use is limited to specific merchants, based on the benefit account you have selected, and to those expenses that are deemed eligible by your plan. **Second:** You cannot use your Ameriflex Convenience Card at an ATM or to obtain “cash back” when making a purchase. **Third:** You have the option to set up a Personal Identification Number (PIN) to be used with your Ameriflex Convenience Card, but you can also pay for eligible expenses via signature transaction (no PIN required). If you opt not to set up a PIN for your card, and a merchant or provider asks you for one, simply explain that your card doesn't have one, select “CREDIT” at the payment terminal, and sign for your transaction.

### What expenses are eligible?

You can only use your Ameriflex Convenience Card to pay for expenses that are deemed eligible by your plan. The types of expenses that are eligible depend on your particular benefits plan. Eligible expenses may include:

- Medical deductibles and co-payments
- Eye exams, contact lenses/solutions, and glasses
- Prescription drugs
- Orthodontia or other dental care

Ameriflex Convenience Card



- Certain over-the-counter (OTC) products, including over-the-counter medicines and drugs if you have a prescription
- And much more!

To access a database of eligible expenses, visit [myameriflex.com](http://myameriflex.com) and log in to your online Ameriflex account (keep reading for information on how to set up your online account).

### What is not eligible?

Since these employee benefit accounts are governed by the IRS and your plan documents, you are responsible for how the funds in your account are spent. If you are unsure as to the eligibility of a particular product or service, you can contact Ameriflex by visiting the Member Services Center at [myameriflex.com](http://myameriflex.com) or by calling 888.868.FLEX (3539).

### What OTC items are eligible expenses?

Over-the-counter products are generally considered eligible expenses if they are for “medical care.” The IRS Code defines medical care products as those products that are for the diagnosis, cure, or treatment of disease, and for treatments affecting any part or function of the body. For example, Band-Aids are considered eligible expenses because they are for medical care, but vitamins are generally not eligible because they are for preventive care.



#### **NOTE REGARDING OTC MEDICINES AND DRUGS:**

Health care reform law mandates that expenses incurred for OTC “medicines and drugs” (with the exception of insulin) will only be eligible for reimbursement under a health FSA or HRA if you have a prescription. OTC medicines and drugs include (but are not limited to) allergy and sinus medications; cough, cold, and flu medications; digestive aids; pain relievers; sleep aids; and stomach remedies. To purchase an OTC medicine or drug with your health care debit card, simply have the pharmacy counter process your OTC medicine or drug as a prescription by providing them with the prescription. This will allow you to use your Ameriflex Convenience Card rather than having to pay out of pocket and submit a manual request for reimbursement.

#### **What if I accidentally use my card to pay for an ineligible expense?**

Typically, if you attempt to use your Ameriflex Convenience Card to pay for a non-eligible item, the transaction will not go through. If, however, the transaction does go through, don’t be concerned. Simply contact Ameriflex Member Services as soon as you become aware of the mistake and we will tell you how to reimburse your account for the ineligible item.

#### **Can I manage my account online?**

Yes! You can create an online account through the Ameriflex Convenience Portal that will enable you to view your account balance, view account transactions, access forms and documents, and more. To get started, myameriflex.com, click on the “Member” tab, and then click on “Member Portal Login.” Follow the instructions on the next screen to set up your account. It’s important to keep track of your account balance: if you attempt to charge more than the available balance in your account, your transaction will be denied. On the go? For automated balance and transaction information call our toll-free line at 888.868.FLEX (3539) 24 hours a day, 7 days a week. For your convenience, this number is also printed on the back of your card.



#### **Do I need to keep my receipts?**

Possibly—so please save all of your itemized receipts! For some expenses, Ameriflex may have to request additional information, including copies of your receipts or explanations of benefits (EOBs) provided by your insurance carrier, to verify eligibility of the expense and to comply with IRS rules.

#### **What if I lose my Ameriflex Convenience Card?**

If your card is lost or stolen, you can request an additional card online, or contact Ameriflex Member Services by visiting myameriflex.com or calling 888.868.3539.

#### **Can I submit a manual claim?**

Yes. If you forget to use your card to pay for an eligible expense, or if you prefer to submit a claim manually, you can request reimbursement online through the Ameriflex Convenience Portal (and sign up for direct deposit to expedite your claim); or pay a provider directly. You can also download a claim form at myameriflex.com and fax, mail, or email your claim to Ameriflex.

#### **How do I start using my Ameriflex Convenience Card?**

Getting started is easy!

1. Read the enclosed Cardholder Agreement.
2. Sign the back of your card to indicate that you understand and accept the terms of this Agreement.
3. Use the card to pay for eligible products and services.
4. Be sure to save your receipts or explanations of benefits (EOBs) as proof that funds were used to pay for eligible expenses!

**TIP:** Your Ameriflex Convenience Card is good for up to three years, so hang on to it! Even if you use up all the funds in your account, you will still be able to use the same card again next year if you re-enroll in this plan.



#### **Experience the convenience.**

Ameriflex helped pioneer the first healthcare debit card in 1998. Since then, millions of Americans have used tax-advantaged employee benefit accounts to save money on eligible products and services. The Ameriflex Convenience Card puts the funds in your employee benefits account at your fingertips. Our industry-leading debit card platform makes it easier than ever to access these funds and pay for qualified expenses!



#### **We are here to help.**

If you have any questions about your account, please don’t hesitate to contact our dedicated Member Services team.

**Toll-Free:** 888.868.FLEX (3539)  
**Member Services Support Center:**  
myameriflex.com

#### **DISCLAIMER**

The information provided in this brochure is intended for use as a guideline and should not be construed to indicate the benefits covered by your employee benefit plan. The eligibility for reimbursement of any particular expense is determined in accordance with your plan documents, which govern in all instances. Please consult the plan documents for further information.

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