



## *Understanding Your Flexible Spending Plan*

***The following information provides answers to frequently asked questions related to the flexible spending plan. We hope that this information will be helpful.***

### **What if my card is denied?**

There are a few reasons this may occur.

- **Balance Requirement:** If you do not have the correct balance in your account, the entire charge may be denied. For example; if you have a balance at the end of the year of \$19.23 and try to charge \$20 on the card, it will be denied. You need to ask the vendor to charge \$19.23 and you can pay the amount due by some other method.
- **Vendor Code:** The Flex Convenience Card is programmed to only work at places where eligible expenses can be incurred (i.e. pharmacy, doctor's office, daycare center, etc.). It is possible the vendor has an SIC code that is not "approved". For example, this can happen at Wal-Mart if the pharmacy does not have its own SIC code. You can call AmeriFlex during business hours at 888-868-3539 and have this reviewed and corrected if necessary. If the problem occurs outside of normal business hours, you may submit a paper claim. You may fax claim forms along with copies of the transaction receipts to 856-310-5410.

### **What if I accidentally charge something not eligible under the FSA or DCA plan?**

This could happen if you were at a pharmacy and charged an item not eligible under the FSA plan. You should always save your receipts. AmeriFlex continuously reviews claims for eligibility and accuracy. You may receive a letter requesting a copy of your receipt in order to substantiate the charges. If you recognize this has occurred before you receive a letter, you should mail a copy of your receipt along with a check for the amount charged in error to AmeriFlex, LLC. The amount will be credited to your account and available for eligible purchases in the future. If you receive a letter and do not respond, your card will be "turned off" and you will need to submit manual claims for the remainder of the plan year. The amount of "unsubstantiated" claims may also be deducted from any claims received by mail or fax.

### **How long will it take for my claim to be paid by Ameriflex?**

AmeriFlex processes claims daily. This means the claim will be entered into our system within 3 business days of receipt and a check file generated within 2 business days. You should allow 2 weeks from submission to receive a check or 1 week to receive an ACH direct deposit.

### **How can I get my balance?**

You may visit the website [www.mbicard.com](http://www.mbicard.com) or call AmeriFlex Customer Service Department at 888-868-3539 option 2. The phone hours are 8:30a.m to 5:00 p.m. Eastern Standard Time. There is also an Interactive Voice Response (IVR) system available 24 hours a day, 7 days a week.

### **What if I did not receive my card?**

You may call the AmeriFlex Customer Service Department at 888-868-3539 and a card will be issued and should be received at your home within 2 weeks of your request.