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GOOD THRU 12/15

Benny Cardman
ABC Company



The ASIFlex Card

Things to Know

www.asiflex.com

*Know your balance!
Check your account
balance online or via
the mobile app.*

*Manage your account
and read messages
sent to you and
posted to your secure
message center.*

*Each time you use the
card, ask the provider
for an itemized
statement of service.*

Use of the Card is Not Paperless

That's right! **Use of the debit card is not paperless.** In many cases, IRS regulations require you to submit back-up documentation to substantiate certain transactions. Following are some tips regarding use of the card.

How to Use the Card

Co-Pays – The card works great for flat-dollar prescription or office visit co-pays under your employer plan. Keep your prescription pharmacy receipts, and ask for an itemized receipt for office visit co-pays (be sure it says office visit co-pay). You will be asked to submit documentation for percentage co-pay and coinsurance amounts.

Mail-Order Prescriptions – Simply provide the card number and expiration date to the pharmacy benefit manager once, and you're set! Keep your itemized mail order statement.

Over-the-Counter (OTC) Health Care Products – You can purchase many OTC products using the card provided the merchant maintains an inventory system to identify FSA-eligible products. Keep the merchant itemized receipt.

If You Have Insurance – Ask your provider to submit to insurance first. Do not use the card at the time of service. After receiving the insurance plan Explanation of Benefits (EOB) or an itemized bill from the provider, you can use your card to pay the balance provided you do this within the plan year. Keep a copy of the EOB or provider itemized statement of service as you will be asked to provide this information.

If You Do Not Have Insurance – Present your card for payment and ask the provider for an itemized statement of service as you will be asked to submit this information. This itemized statement must include the provider name/address, patient name, date of service, description of the service/product, and the dollar amount owed.

Your Responsibility When Using the Card

Keep Documentation – Always ask for and keep copies of all itemized statements of service (not the credit card receipt) each time you use the card. Health care providers do not automatically provide this, so **it is your responsibility to ask for it.** IRS regulations require you to provide this information for many expenses including hospital, lab, physician, dental and vision expenses.

Use an envelope or file to store your itemized statements and EOBs. ASIFlex will notify you if this documentation is needed. If you do not provide the requested information, the IRS requires that the card be deactivated and you may have to pay the outstanding amount back to the plan.

You Must Comply with IRS Regulations – Use of the card is regulated by the IRS. You must use the card only for qualifying expenses, and you must submit back-up documentation when requested to do so.

Other Claim Options

If you don't like using the card, you have several ways to submit claims. The choice is yours and you don't have to choose just one!

ASIFlex Mobile App - Download the free app; snap a picture and submit via the app! You can also check your balance any time!

ASIFlex Online asiflex.com - Scan your documentation and sign into your account to submit online! Read your messages here and manage your account preferences.

Toll-Free Fax or USPS Mail - Download a claim form, complete and fax or mail with your documentation. Keep a copy for your records

ASIFlex
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Columbia, MO 65203

E: asi@asiflex.com
F: 1-877-879-9038

www.asiflex.com
Programs Tab
Debit Card

Insurance Pays First – Do not use the card at the point of service for expenses that may be covered by insurance. Wait until you receive the insurance plan EOB and you can use the card to pay the balance at that time, provided it is within the same plan year. Otherwise, snap or scan a picture of the EOB and submit a claim via mobile app or online.

Read Your Messages – You are responsible for managing your account and reading and responding to messages sent to you and posted in your secure message center. Be sure to create your online account at asiflex.com.

What to Do if You Receive a Request for Documentation

1. Respond as soon as possible. Create your online account and sign in at asiflex.com or via the mobile app and read the secure message.
2. Just follow the instructions and provide the insurance plan EOB or an itemized statement of service. (Do not provide the credit card receipt.)
3. Submit online, via mobile app, toll-free fax or mail as soon as possible.

Reasons the Card May Not Work

Insufficient Funds – If you attempt to use the card for an amount that exceeds your available balance, the card will decline. Know Your Balance! Use the ASIFlex Mobile App or go online at asiflex.com to check your balance from anywhere, anytime!

Deactivated – If you fail to provide documentation when requested, the card may be deactivated. Check your account balance statement to see what transactions require back-up documentation. Transactions needing back-up documentation are highlighted in yellow, pink or red on your account balance statement.

Invalid Merchant – The card is limited-use and accepted at health care providers that accept VISA®. It is not valid at gas stations, restaurants, department stores, etc.

Merchant Problem – The merchant may encounter problems with their own terminal or may be using a merchant code that is something other than health care. For example, some teaching hospitals use an educational merchant code which would cause the card to decline.

Never Activated – If you did not activate the card when received, it will decline.

Create Your Online Account

If you have not done so, be sure to set up your online account! Just go to asiflex.com, click on "Employee Login" in the top right-hand corner. Click on "Create an Account" and follow the instructions.

You can submit claims, check your account balance, view your account balance statement, and change your settings for direct deposit, email or text alerts right from your account!

You are responsible for managing your account and reading and responding to messages sent to you.

Get the ASIFlex Mobile App



Once you create your online account, download the ASIFlex Mobile App. It's free and available online at asiflex.com, or through Google Play or the App Store.

You can check your account balance statement right from your phone or mobile device 24/7! You can also submit claims right from the doctor's office or from the pharmacy! It's fast! It's easy!