



Health FSA Debit Cards Will Be Available Beginning 2014 Plan Year

The Benefits Team has exciting news to share regarding the Health care Flexible Spending Account plan. Beginning 1 January 2014, plan participants will receive debit cards which may be used to pay for eligible health care expenses **ONLY** at the time the expense is incurred. This means that participants will be reimbursed for their eligible health care expenses at the time of the transaction thereby eliminating the need to wait for reimbursement through the process of submitting claim forms. However, certain documentation to support the debit card transaction may be required to be submitted to Aetna. Debit cards will be provided to participants in the mail, so please help ensure employees' addresses are up to date. We hope that this change will be beneficial for our plan participants.

Q&A Section

How does the card work?

Employees will receive a PayFlex Card that may be used to pay for eligible health care products and services. When they receive their card, they should follow the activation instructions. To use the card, they simply swipe and select either "debit" or "credit". However, some merchants may ask them to select "debit". This means they will need to enter a Personal Identification Number (PIN) to complete the transaction. To get a PIN, they should call Card Services at 1-888-999-0121. A PIN can be created at any time. If they order a card for their spouse or dependent, they will use the same PIN. After they swipe the card, the system automatically confirms whether they have enough funds to pay for the expense. If funds are available, the expense will be taken out of their account. They can view all of their card transactions on line.

Where can participants use the card?

They can use their card at qualified merchants where Master Card is accepted. This includes doctor and dental offices, hospitals, pharmacies (including mail-order prescriptions), and hearing and vision care centers. They may also use their card at some discount and grocery stores. These stores must have a system that can process the PayFlex card.

What can participants pay for with the card?

They can use the card to pay for eligible expenses allowed under the plan. These generally include co-pays, prescriptions, vision and hearing products and much more. To view a list of common eligible expense items, participants can log into Aetna Navigator secure member website at www.aetnavigators.com. Click on Access Your Account to get to My Dashboard on the PayFlex website. On the left side of the screen, click on Common Eligible Expense Items.

What if the participant does not use their card to pay for an expense?

If they pay for an eligible expense with cash, check or a personal credit card, they can submit a claim for re-imbursement online or through the PayFlex Mobile App. They can also fill out a paper claim form and fax or mail it to PayFlex.

Note: They must include supporting documentation when the claim is submitted.

When can the participants enroll for the credit card?

During Open Enrollment (November 4th - November 29th). The information will be sent to Aetna and they will be sent a debit card automatically, to be effective January 2014.

We hope that this change will be beneficial to our plan participants.

Thank you for your continued support for our benefits programs. We could not do it without you.

If you have questions please contact Susan Mondello, 401k Program Manager, 210-466-1636, susan.mondello@us.army.mil.