Instant access to your money!
The PayFlex Card, if offered by your employer, is a debit card that provides a simple way to spend the money in your tax-advantaged spending or savings account. It electronically accesses the money in your account, when used to pay for eligible expenses. Generally, all you need to do is select your eligible item, swipe your card and save your receipt!

What can I purchase with the card?
You can use the card to pay for eligible health care expenses such as copays, prescriptions, vision and hearing products and much more! For specifics on what expenses are covered under your plan, please refer to your plan document. To view a listing of eligible expenses, log in to Aetna Navigator®. Click on details below Access Your Account to get started. This will bring you to My Dashboard on the PayFlex® website. Select Eligible Expense Items on the left navigation bar. One card will be mailed. Additional cards may be ordered. Note: A fee may be assessed depending on the number of cards ordered.

Benefits of using the card
• Immediate payment of your expenses from your account
• Increases your personal cash flow
• Usually, no claim filing due to point-of-sale approval
• Ease of use of your tax-advantaged funds

How do I use my card for pharmacy and over-the-counter (OTC) expenses?
You may use your PayFlex Card at most retail or online locations to purchase your prescriptions and/or eligible OTC items. Access your PayFlex account, accessible via Aetna Navigator, to see a list of what’s eligible.

Only non-medicinal OTC items such as bandages, contact lens solution and thermometers will be able to be purchased using your card. A doctor’s prescription is required for OTC medicines such as pain relievers, cold and flu remedies or allergy and sinus products. To get reimbursed for these types of expenses, submit a claim along with your prescription and receipt. You can submit a claim online through the PayFlex site using File a Claim, or you can mail or fax in your claim using a paper claim form accessible within the Resource Center.
How does the card work?
For eligible expenses, simply present your card for payment and select “credit.” The system will confirm that you have funds available to cover the transaction and automatically deduct the amount from your account.

Once your card transaction has been processed, you can view it online via the Financial Center on the PayFlex site, accessible through Aetna Navigator.

Where can I use the card?
You can use your card at qualified merchants where MasterCard® is accepted. Qualified merchants include physician and dental offices, hospitals, mail-order prescription vendors, hearing and vision care providers, as well as discount stores, grocery stores and pharmacies, provided the merchant has implemented an inventory information approval system (IIAS) or other Internal Revenue Service-approved system.

Quick tips
• Keep your card active — If you receive a Request for Documentation letter or see an alert message on your account, respond promptly by uploading a detailed receipt or Explanation of Benefits (preferred).
• Check your card’s expiration date — Your card is valid for a five-year period as long as you remain an active participant. Before your card expires, you will receive a new card in the mail.
• Replace lost or stolen cards — Please contact us immediately at 1-888-879-9280 to report a lost or stolen card.
• Access your account balance — Log in to your PayFlex account through Aetna Navigator to view your available balance on My Dashboard.
• Solve card troubles quickly online — If your card isn’t working, log in to your PayFlex account through Aetna Navigator to view your available balance and any alert messages notifying you that you need to submit a copy of your receipt for your expense.
• Spending made simple for the family — Order additional cards for your spouse and/or dependent by logging in to your PayFlex account through Aetna Navigator and selecting Manage My Debit Cards.
• Check your plan — Use the card as your plan allows by referring to your Summary Plan Description or enrollment material.

IMPORTANT: Request for Documentation alerts and letters
If you see an alert message on your account on the PayFlex site or receive a Request for Documentation letter, this means that you are being asked to provide documentation to verify that you used your card to pay for an eligible item or service, as regulated by the IRS. If you use your card to pay for a health care expense that is based on an estimate of what you owe, additional documentation will most likely be requested. The preferred documentation is an Explanation of Benefits (EOB) from your insurance provider, as it provides the information needed to verify the expense and the exact amount you owe for the service(s). Keep in mind that you have three options for responding, which are outlined below.

How to respond to a Request for Documentation alert or letter
Select one of the following options:
1) Upload, fax or mail® an itemized receipt or EOB for the transaction(s) listed;
2) Upload, fax or mail® an itemized receipt or EOB for another eligible item or service purchased during the plan year.
   (Note: This option is only available if you have not been previously reimbursed for the item or service, and you have not used your PayFlex Card for your payment.)
3) Send a personal check or money order to PayFlex to repay your account for the expense for which you are unable to provide documentation.

Please note, if you do not respond to the request, your card will be temporarily suspended until you provide the requested documentation or payment. If your card becomes suspended, you can still pay for eligible expenses with another form of payment and submit a claim for reimbursement. However, you will not be able to use your card until you have provided appropriate documentation or repaid your account. Further, if you do not provide the necessary documentation or repay your account, you might also owe taxes on the funds that were used for these purchases.

®If you choose to fax or mail documentation, make sure to include a copy of your Request for Documentation letter.

Aetna Consumer Financial Solutions products, administered by PayFlex®, an affiliate of Aetna Life Insurance Company (Aetna).
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