

# PAYFLEX®



## An easier way to manage your health care claims **Connected claims solution, with the PayFlex Card®**

Connecting your health care claims data with your PayFlex® account(s) helps you manage what you owe your health care providers.

### With our connected claims solution, you can:

- View your health care claims data and health care account transactions all in one place
  - Choose\* how you want to handle the health care claim, without submitting documentation
    - Pay your provider directly from your PayFlex account, if allowed by your employer
    - Pay yourself back for what you already paid out of pocket
    - Archive your transaction to take action later
- Note:** If you have a PayFlex reimbursement account, your employer may offer Auto Pay.\*\* If this feature is turned on, funds are automatically taken out of your PayFlex account and sent to you. If Auto Pay is turned off, you can choose how to pay your out-of-pocket expenses.
- Set up account alerts to let you know when claims data is received by PayFlex and waiting for you to take action

**Note:** If you used the PayFlex Card, your account debit card, to pay for an eligible out-of-pocket expense, select **Archive** when it comes through connected claims.

### Sign up for account notifications

Log in to your PayFlex member website and click **My Settings**. Click the notifications link and choose the notifications you wish to receive. Be sure to sign up for the **Health Plan Activity** notification to find out when you can take action for a health care claim.

\*For record-keeping purposes or in case of an IRS audit, save all your receipts, invoices, Explanation of Benefits (EOB) statements, etc., related to your qualified medical expenses.

\*\*If your employer offers the PayFlex Card and Auto Pay, be sure that Auto Pay is turned off before you use your card.

# Here's how it works

## 1. Visit your health care provider

Your provider submits a claim to your insurance carrier to determine the amount you owe.

## 2. Your claim is processed by your insurance carrier and sent to PayFlex

- PayFlex alerts you when your claims data is received and waiting for you to take action.
- You can view your claims data on your PayFlex member website — see “Health Plan Activity.”

## 3. Choose how you want to handle the amount due\*

You can:

- Pay your provider directly from your PayFlex account
- Pay yourself back for an out-of-pocket expense
- Archive the expense to take action later

## Questions?

Log in to your PayFlex member website, and click **Contact Us**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

## Verifying card purchases with connected claims

If you have a PayFlex reimbursement account, you may get a Request for Documentation letter. This means you need to verify a card purchase is eligible. If you have unreimbursed health plan claims showing in the Health Plan Activity tool, you can apply them to an unverified card purchase. And you won't have to send PayFlex documentation for that purchase.

1. Log in to your PayFlex member website and select **Verify Card Purchases**.
2. Select the **Unverified Card Purchases** tab.
3. If you have unreimbursed health plan claims linked through connected claims, you'll see three options:
  - **Upload My Documentation**
  - **Fax My Documentation**
  - **Apply My Health Plan Claims**
4. Select your card purchase and select **Apply My Health Plan Claims**.
5. Complete the required fields. If you don't see a claim amount that matches your card purchase, you can select more than one claim.
6. PayFlex will apply your claim(s) to the card purchase. This means it's verified.\*\*

\*The amount due shown in your account is reported to us by the insurance carrier. Any adjustments to this amount may result in overpayments or underpayments. You may have to work directly with your provider or insurance carrier to make any necessary adjustments. If a refund check is sent to you by your provider, what you do with those funds may have tax consequences.

\*\*PayFlex can only consider your card purchase “verified” if you apply health plan claims equal to or greater than your card purchase.

PayFlex Systems USA, Inc.

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