

## Using the SmartFlex® Card to Pay for Your Family's Care: A Simple Guide

Paying for qualified healthcare and dependent care costs is as easy as swiping a debit card. The SmartFlex® debit card gives you direct access to the pretax money in your FlexChoice healthcare or dependent care Flexible Spending Account (FSA), so you can pay for eligible expenses at the point of sale. This saves you the trouble of paying from your own pocket for services, submitting claim forms, and waiting for reimbursement.

This guide gives you the information you need to benefit from the convenience of using your SmartFlex® debit card to pay for qualified healthcare and dependent care costs.

If you have questions after reviewing this guide, visit our website [www.sentinelbenefits.com/flexchoice](http://www.sentinelbenefits.com/flexchoice) or, call toll-free: 888.762.6088.

## Managing Your SmartFlex® Account

**How do I check the funds that are in my FlexChoice account?** To check your FlexChoice account balance go to: [www.sentinelbenefits.com/flexchoice](http://www.sentinelbenefits.com/flexchoice).

**Will I need to provide documentation to substantiate my expenses?** Yes. Although you may use your card to pay for qualified expenses, the Internal Revenue Service still requires you to substantiate any claims paid from your account. As a result, you do need to keep receipts for all of your claims. If you receive notification from Sentinel Benefits requesting substantiation of your purchase, please send in your receipts or your card privileges may be suspended.

**What if a claim I paid with my SmartFlex® card is later found to be ineligible?** Sentinel Benefits will ask you to pay the ineligible amount by either sending in a personal check or by paying the ineligible expense online by using a personal credit or debit card. If you do not reimburse the plan for ineligible payments, your card privileges may be suspended.

**How do I cancel the SmartFlex® card?** You may cancel your SmartFlex® card by contacting Sentinel Benefits Client Services at 888.762.6088. You will not receive a refund of the fee for the SmartFlex® card for any period of the plan year remaining.

**What if my card is lost or stolen?** Contact Sentinel Benefits Client Services immediately at 888.762.6088. Visa® provides protection for fraudulent use of your card.

### Use Your Card Wisely

- Plan carefully when you enroll in FlexChoice to ensure that you save a sufficient amount to cover the health care and dependent care expenses you expect to incur during the year. Any unused funds in your FSA(s) will be forfeited at the end of the year.
- Check your FSA account balance(s) before using your SmartFlex® card. Transaction amounts that exceed your account balance will be denied automatically.
- Familiarize yourself and other card users with eligible expenses. If your card is ever used for an ineligible expense, we will ask you to reimburse the plan.
- Save receipts for all purchases you make with your card, just in case we need them at a later time to substantiate a qualified expense. Although your card eliminates the need to file claims, the IRS requires that all claims be substantiated.
- Keep your card in a safe place if you choose not to use it. As an active participant your SmartFlex® card is valid for three years from the date of activation.
- Report a lost or stolen card as soon as possible by calling toll-free: 888.762.6088.



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BENEFITS

## The SmartFlex® Debit Card Guide

FLEXCHOICE



## Facts You Need to Know

**What is a SmartFlex® debit card?** Your SmartFlex® card is a special, prepaid debit card to be used exclusively with your Sentinel Benefits FlexChoice account (your Flexible Spending Account Plan is administered by Sentinel Benefits). This card is issued by and is the property of UMB Bank with a license from Visa® U.S.A. Inc. The debit card is programmed with the amount you elected for your annual healthcare and dependent care expenses, so it knows how much money you are permitted to spend. This amount can only be used for eligible healthcare and dependent care expenses.

**How do I benefit from using the SmartFlex® debit card?** With SmartFlex®, using your Flexible Spending Account dollars is easier than ever. As long as the merchant or service provider accepts Visa® debit cards, there's no need to pay cash upfront and then wait for reimbursement. Start using your card today to improve your cash flow and reduce paperwork. Each time you use your card, funds are automatically deducted from your account.

**Where can I use my SmartFlex® card?** Use your SmartFlex® Visa® card to pay for eligible healthcare and dependent care expenses at any qualified location that accepts Visa® debit cards. Qualified locations include doctor's offices, dentist's offices, pharmacies, hospitals, opticians, optometrists and day care providers. Your card cannot be used at locations such as gas stations, retail stores, restaurants and travel agencies.

**What are qualified locations?** The SmartFlex® card works at businesses that have acceptable Merchant Category Codes. For example, an acceptable Merchant Category Code would be a doctor's office, a pharmacy, or a hospital. An unacceptable Merchant Category Code would be a gas station or restaurant. If, for some reason, your card is not accepted at what appears to be a qualified location, please contact Sentinel Benefits for assistance. In many instances, the current business may have an old or incorrect Merchant Category Code.

## Getting Started

**How do I obtain a SmartFlex® card?** You may obtain a SmartFlex® card by completing a request using the Sentinel Benefits Debit Card Enrollment Form. This form is available on the website at [www.sentinelbenefits.com/flexchoice](http://www.sentinelbenefits.com/flexchoice), or from your Human Resources department. Please contact your employer regarding the cost of the card.

**May I obtain a card for my spouse or other eligible dependents?** Yes. You may obtain a card for your spouse and other eligible dependents, for example, a college student who does not live with you but is covered by your FSA plan. The cost to order additional cards is \$5.00 per card. The fee is automatically deducted from your account when the card(s) is/are ordered.

**How do I activate my SmartFlex® card once I have received it?** The SmartFlex® card is a signature based debit card. There is no PIN required. The card will automatically be activated when you sign for your first purchase. When signing for your first purchase, you:

- Agree to the terms and conditions outlined in the Cardholder Agreement that was sent to you when you received your card.
- Acknowledge that your funds are authorized only for the payment of qualified expenses as outlined in your company's plan document.
- Certify that these funds have not been and will not be reimbursed under any other plan coverage.
- Will submit any required documentation to the Plan Administrator.

## Using Your SmartFlex® Debit Card

**Should I select "Debit" or "Credit" at the cashier?** When making a purchase with a keypad or screen, select "Credit." When making a purchase without a keypad or screen, give your card to the clerk and sign the receipt. If you're asked whether it's a credit or debit purchase, say "Credit." (No PIN number is required. If debit is used, your purchase will be declined.)

**Can I get cash out of an ATM or at the cashier with this card?** No. You cannot get cash with this card. This card may only be used to purchase qualified expenses pursuant to your Employer's plan.

**What if my provider does not accept Visa® debit cards?** Simply use another form of payment and submit a claim form along with your receipt(s) to Sentinel Benefits reimbursement. Claim forms can be obtained at [www.sentinelbenefits.com/flex-choice](http://www.sentinelbenefits.com/flex-choice) and faxed to Sentinel Benefits at 781.213.7301.

**What if I don't have exactly enough money on my debit card to pay for my purchase?** The transaction will be rejected if your available account balance is insufficient to pay for your entire purchase. You will need to pay for your purchase with another form of payment and then submit a completed claim with your receipt to Sentinel Benefits for processing.

**What if my card is "declined" by a merchant?** You may have to pay with another form of payment. The failure could be due to any of the following:

- The business or service provider is not a qualified location based on its Merchant Category Code.
- You included non-qualified expenses with your qualified expenses. (Try the transaction again with the qualified expenses only.)
- There isn't enough money in your account to completely cover the expense. Please note that if the amount swiped exceeds your available account balance, the transaction will be declined. For example, if you attempt to swipe \$150 and your available balance is \$140 it will be declined. You can swipe for \$140 and pay the remaining \$10 out of your pocket.

**Can I use my SmartFlex® card to pay a healthcare bill with a "Patient Balance Due" for a healthcare service?**

Yes, as long as you have sufficient funds in your account and your healthcare provider accepts Visa® debit cards. Just write your SmartFlex® card number on the healthcare bill statement and return it to your healthcare provider.

