

NCFlex Convenience Card

As an FSA participant, you may enroll in the NCFlex Convenience Card feature. You can use the NCFlex Convenience Card to pay for eligible health care or dependent day care expenses that have been incurred in the current plan year. You conveniently pay your health care or day care providers by swiping your card and immediately drawing funds from your FSA. Payments you make using the NCFlex Convenience Card are funded by the money in your FSA. With the NCFlex Convenience Card, you no longer have to pay for your eligible FSA expenses up front and wait for reimbursement later. However, like other FSA reimbursements, you may need to submit proper documentation and/or receipts for convenience card transactions.

HOW IT WORKS

Your NCFlex Convenience Card automatically checks your account for available balances. Any time you incur an eligible expense with a vendor that accepts credit cards, simply swipe your NCFlex Convenience Card and the payment will be processed for approval.

For health care expenses — the plan will reimburse up to the amount of your annual election less year-to-date payments.

For dependent day care expenses — the plan will reimburse up to the amount in your account. If your dependent care expense is greater than your DDCFSA account balance, your charge will be declined.

STEP 1: Swipe your NCFlex Convenience Card and sign the receipt.

- There is no PIN to remember — the NCFlex Convenience Card uses your signature as verification.
- When swiping your NCFlex Convenience Card, choose “credit” and not “debit” to avoid entering a PIN.

STEP 2: Complete an FSA Claim Form and submit your receipts (if applicable) to the FSA Administrator either by mail or fax.

- As a reminder, IRS requires receipts/documentation to process certain convenience card transactions and to ensure your card is being used for eligible expenses only.
- If you do not submit receipts/documentation within 40 days of the transaction date, your card will be turned off (or blocked) automatically.

IMPORTANT NOTE

The NCFlex Convenience Card cannot be used in the current plan year to pay for a prior plan year expense. For example, you cannot use the NCFlex Convenience Card in January 2010 to pay for expenses that were incurred in December 2009.

THINGS TO CONSIDER

- You pay a small annual fee of \$6 — NCFlex pays the other half of the fee. (Please note, your fee will be prorated if you sign up for the card later in the year.) You may add the \$6 fee to your FSA annual election and save taxes on this fee.
- You can use one convenience card for both your HCFSA and DDCFSA.
- You will receive an extra card for use by an eligible dependent at no extra charge. You can order additional cards for other eligible dependents at a fee of \$5 per card. (This is a one-time fee, good until the card's expiration date — which is listed on the card.)
- There is no credit check.
- There are no reimbursement delays — you no longer have to wait for your reimbursement to be deposited into your bank account or for a check to be mailed.

SUBMITTING RECEIPTS

You may need to submit proper documentation and/or receipts for certain convenience card transactions. Your claims kit outlines those card transactions that require documentation.

HOW TO SIGN UP

You may sign up for the NCFlex Convenience Card online or by calling the FSA Spending Account Service Center at 1-877-371-2926.

To sign up online:

STEP 1: Visit www.ncflex.selfservicenow.com.

STEP 2: Enter your NCFlex FSA Member ID number and PIN.

STEP 3: Click on “Debit Card” in the top navigation bar.

STEP 4: Check the “Request a Card” box at the top of the page, and check the box at the bottom of the page to confirm agreement with the Terms of Use.

STEP 5: Request the NCFlex Convenience by clicking “Update.”

To request additional dependent cards, please call the FSA Spending Account Service Center at 1-877-371-2926.

Once you enroll in the FSA(s), you will receive a claims kit with more detailed information on the NCFlex Convenience Card and how to submit claims and receipts.