

NCFlex Convenience Card

As an HCFSA participant, you may enroll in the NCFlex Convenience Card feature. Enrollment for a Convenience Card requires separate enrollment from the HCFSA — it is not automatic. You can use the NCFlex Convenience Card to pay for eligible health care expenses that have been incurred in the current plan year through March 15, 2013, provided you remain active in the plan through December 31, 2012. You conveniently pay your health care expenses by swiping your card and immediately drawing funds from your HCFSA. Payments you make using the NCFlex Convenience Card are funded by the money in your HCFSA. With the NCFlex Convenience Card, you no longer have to pay for your eligible HCFSA expenses up front and wait for reimbursement later. You may need to submit proper documentation and/or receipts for NCFlex Convenience Card transactions.

How It Works

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

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: Submit the debit card letter with documentation (if applicable) to P&A Group either by mail or fax, or submit online.

- As a reminder, the 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 requested receipts/documentation within 40 days of the transaction date, your card will be turned off (or blocked) automatically and future claims may be used to offset the transactions.**

With the HCFSA, you can be reimbursed for your entire claim up to your plan-year election minus any previous claim reimbursements, even if that amount has not yet been deducted from your pay.

How to Sign up

You may sign up for the NCFlex Convenience Card at anytime during the year by calling 1-866-916-3475 or go on line to www.padmin.com.

Additional Cards

To order additional cards call 1-866-916-3475 or go on line to www.padmin.com.

IMPORTANT NOTE:

- *The NCFlex Convenience Card cannot be used after March 15, 2013, if you want the expense applied to your prior year balance (if applicable).*
- *The NCFlex Convenience Card is no longer available for Dependent Day Care participants.*
- *The NCFlex Convenience Card cannot be used for over-the-counter purchases.*