

# FLEXEXPRESS CARD GUIDELINES



## WHAT IS THE FlexExpress Card?

The *FlexExpress* Card looks like a typical credit card. It is a special card, however, which provides you with easy access to your Flexible Spending Account to pay your IRS qualified health expenses right at the point-of-sale on the date the services were incurred. The card will only be accepted at specific healthcare providers such as physician and dental offices, pharmacies, hospitals, chiropractors, optometrists, etc. The *FlexExpress* Card is issued by Benefit Strategies under the MasterCard system.



## HOW THE FlexExpress Card WORKS:

Once your Flexible Spending Account is established, you will receive your *FlexExpress* Card at your home address, via US Mail. The *FlexExpress* Card can be used like a credit card to transfer funds from your Flexible Spending Account directly to the health provider, to pay your eligible out-of-pocket expenses. It is important that you retain documentation of each expense paid by the card. Benefit Strategies may ask you to send in this documentation to substantiate that a reimbursement was for an eligible expense incurred during the plan year. This is an IRS requirement.

## WHAT IS ELIGIBLE AND WHAT IS NOT ELIGIBLE FOR REIMBURSEMENT WITH THE FlexExpress Card?

You are responsible for the use of your *FlexExpress* Card. The card is to reimburse only IRS eligible expenses incurred during the plan year. Be careful not to misuse the card for ineligible expenses or for expenses incurred outside of the plan year. If the card is used for any ineligible expenses, you will be required to return the funds to the plan. Misuse may result in the card's permanent revocation.

**ELIGIBLE health care expenses are medically necessary charges you, your spouse, or dependents have incurred during the plan year, which will not be reimbursed by insurance. Typical expenses include but are not limited to the following:**

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|--|---|
| <input checked="" type="checkbox"/> Prescription drugs and their co-payments                         | <input checked="" type="checkbox"/> Hospitalization costs   |
| <input checked="" type="checkbox"/> Non-prescription drugs used to treat a current medical condition | <input checked="" type="checkbox"/> Weight loss programs when specifically recommended by a physician to treat obesity or another medical condition |
| <input checked="" type="checkbox"/> Eyeglasses, contact lenses and solutions                         | <input checked="" type="checkbox"/> Physical therapy  |
| <input checked="" type="checkbox"/> Medical co-pays and deductibles                                  | <input checked="" type="checkbox"/> Physical exams for adults and children  |
| <input checked="" type="checkbox"/> Vision care, including Lasik eye surgery                         | <input checked="" type="checkbox"/> Psychoanalysis and mental health therapy  |
| <input checked="" type="checkbox"/> Chiropractors / massage therapy (medical need)                   | <input checked="" type="checkbox"/> Vaccinations and immunizations  |
| <input checked="" type="checkbox"/> Dental care, including orthodontia                               | <input checked="" type="checkbox"/> Diabetic supplies   |
| <input checked="" type="checkbox"/> Physician services / co-payments                                 | <input checked="" type="checkbox"/> Wheelchairs and crutches  |
| <input checked="" type="checkbox"/> Hearing care, hearing aids, and batteries                        | <input checked="" type="checkbox"/> Laboratory fees   |

**INELIGIBLE expenses include the following:**

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|---|--|
| <input checked="" type="checkbox"/> Food supplements, herbs, vitamins                     | <input checked="" type="checkbox"/> Health club dues               |
| <input checked="" type="checkbox"/> Cosmetic surgery                                      | <input checked="" type="checkbox"/> Childrearing classes           |
| <input checked="" type="checkbox"/> Teeth bleaching performed in a dental office          | <input checked="" type="checkbox"/> Custodial nursing home care    |
| <input checked="" type="checkbox"/> Weight loss programs that are NOT medically necessary | <input checked="" type="checkbox"/> Marriage and family counseling |

## WHAT I NEED TO KNOW & KEEP FOR MY TAX RECORDS:

The IRS requires you to keep all documentation associated with your purchases using the Card. You may be required to verify eligibility of claims by submitting documentation to Benefit Strategies. Documentation must show: the date the expense was incurred (not the date paid), the amount of the expense that you are responsible for, the service provider, and a description of the service/expense.

## ONLINE ACCOUNT INFORMATION

You may visit our web site at [www.benstrat.com](http://www.benstrat.com) to view your account for transactions and balances. Your plan administrator can provide you with an Access Code, User ID, and Password.

## WHAT TO DO IF YOUR CARD IS LOST OR STOLEN, OR TO GET ADDITIONAL CARDS

Contact your account administrator at Benefit Strategies or call 1-888-401-FLEX (3539).

# ELIGIBLE OTC EXPENSES FOR HEALTH CARE FLEXIBLE SPENDING ACCOUNTS

**Benefit Strategies reserves the right to request receipts for ALL debit card transactions. Please be prepared to submit copies of receipts upon request. Itemized cash register receipts must list the specific name of the item, the date of purchase, and the dollar amount.**

☀ *For your tax records, always keep your original receipts.* ☀

The following lists are to help you in your purchase of OTC drugs & medications. The “Eligible OTC Expense” list is for items that are primarily medical in nature; the “Ineligible OTC items” list is for items primarily used for personal and/or general health. Some ineligible OTC items may be allowed if a physician’s prescription or recommendation is submitted with your request for reimbursement.

## Eligible OTC Expenses

- ☑ Allergy medicines
- ☑ Analgesics (muscle/joint pain relievers such as Ben-Gay)
- ☑ Antacids
- ☑ Antihistamines
- ☑ Anti-diarrhea medicines
- ☑ Bug bite medications
- ☑ Calamine lotion
- ☑ Cold medicines
- ☑ Contact lens solution & other eye products such as Visine
- ☑ Cough suppressants (drops, throat lozenges, etc.)
- ☑ Decongestants
- ☑ Denture adhesive products
- ☑ Diabetic supplies
- ☑ Diaper rash ointments
- ☑ First-aid creams & ointments
- ☑ Hemorrhoid creams & suppositories
- ☑ Laxatives
- ☑ Motion sickness pills
- ☑ Pain relievers including menstrual pain & cramp relief
- ☑ Pedialyte for a sick child
- ☑ Sinus medications, including nasal sprays
- ☑ Sleeping aids
- ☑ Smoking cessation products, including nicotine gum & patches
- ☑ Sunburn creams and ointments (not regular skin moisturizers)
- ☑ Sunscreen with high SPF (e.g. 30 or higher)
- ☑ Toothache and teething pain relievers
- ☑ Wart removal treatments
- ☑ Yeast infection treatments
- ☑ Non-medicine Examples: (band-aids, bandages, blood pressure kits, carpal tunnel wrist supports, cold/ hot packs for injuries, contraceptives, crutches (either purchased or rented), first aid kits, gauze pads, incontinence supplies, liquid adhesive for small cuts, nasal strips, non-prescription reading glasses, pregnancy test kits, rubbing alcohol, thermometers)

## Ineligible OTC Items

- ✗ Chapstick & lip balms
- ✗ Cosmetics
- ✗ Deodorant
- ✗ Hand lotion
- ✗ Feminine hygiene products
- ✗ Food replacements
- ✗ Herbs
- ✗ Medicated shampoos
- ✗ Medicated soaps
- ✗ Moisturizers
- ✗ Mouthwash
- ✗ Nutritional supplements
- ✗ Special food
- ✗ Suntan lotion
- ✗ Toiletries
- ✗ Toothpaste & toothbrushes  
(whether recommended by a dentist or not)
- ✗ Teeth whitening products
- ✗ Vitamins



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