

BenefitsWorkshop SmartFlextm Debit Card

What is a SmartFlex Debit Card?

The Franklin W. Olin College of Engineering Flexible Spending Account program includes a special BenefitsWorkshop SmartFlextm debit card that allows you access to your account balance(s) for eligible expenses. The SmartFlextm card is a Visa Card and can be used at most medical, dental and vision care providers and many day care centers.

If you are a new participant in the FSA plan you will be provided with a packet of materials and a debit card shortly after the plan year begins. The materials will explain how to use the card for your expenses.

Where can I use the SmartFlex Card?

You may use the card for eligible expenses at approved providers. This includes any doctor's office, medical facility, pharmacy, vision care or dental provider or day care center that accepts the Visa Card.

When you have an eligible expense, simply swipe your card and the funds are automatically deducted from your account (up to your available balance). **You should use the card like a credit card. There is no PIN number.**

If you are also purchasing other items or services, you should use a different payment method for those expenses. For example, if you are paying for a prescription and buying a greeting card or photo processing at the pharmacy, you should use the debit card only for the prescription.

Do I have to file documentation when I use the SmartFlex Card?

Certain expenses can be processed without further action on your part. These include the standard copayments paid at a doctor or pharmacy that are required by the City of Bushnell medical insurance plan. **Also, any expenses you put on the card at a Walgreens are automatically approved.**

All other expenses must be documented with a detailed receipt, bill, or statement from an insurance plan showing the name of the provider, the date of

service, the nature of the service, and the amount of the expense. Credit card slips by themselves are not acceptable. The documentation should be mailed or faxed to the BenefitsWorkshop as soon as possible after you incurred the expense.

If you do not submit the required information you will receive a reminder letter. If you then fail to provide adequate documentation in a timely manner, you may be required to repay the amount of the transaction and your account may be suspended until this occurs. Continued noncompliance could result in other actions as allowed by law and as the BenefitsWorkshop and your employer deem appropriate.

By signing the FSA Enrollment Form you are providing a written acknowledgement that you understand these rules and will abide by them.

What are the advantages?

The debit card is commonly known as a convenience card, because it:

- Eliminates the need to pre-pay an expense;
- No waiting for reimbursement;
- No paperwork on most copayments; and
- Online access to account information;

Do I have to use the SmartFlex Card?

No, you may pay the expense another way, like cash, personal check, or with another credit card and later file a Request for Reimbursement along with appropriate documentation. You may also use this method if your doctor does not accept VISA cards.

Want more information?

You can contact us as follows:

Web: www.BenefitsWorkshop.com/olin
E-mail: info@BenefitsWorkshop.com
Phone: 888-537-3539 (9:00am to 5:00pm)
Fax: 904-880-2830

