

Help keep your PayFlex Card® active



The Internal Revenue Service (IRS) requires PayFlex® to verify that all card purchases are eligible. There may be times during that plan year when PayFlex will ask you to send documentation for a card purchase. If you receive a request, make sure to respond promptly or your card may be suspended.

Common scenarios when PayFlex may need documentation

1. You used the PayFlex Card for an expense that was “estimated” or “pending”.
2. The description PayFlex received from the merchant doesn’t list the actual “type” of service/expense.
3. You used your PayFlex Card at a merchant that doesn’t accept health care cards.

How will I know if PayFlex needs documentation?

If we need documentation from you for a card purchase, we’ll post an alert message on the PayFlex member website. Or we’ll send you a Request for Documentation notice by email or mail, based on your account settings.

Sign up for PayFlex debit card alerts

You can sign up to receive email notifications to let you know when we need documents from you. Log into horacemann.payflex.com and click **Account Settings**. Select **Account notifications** to get started. Be sure to sign up for the **Card expense verification** and **Request for Documentation Letter** notifications.

Important notes to keep in mind

- Save all your Explanations of Benefits (EOBs) from your insurance plan as well as your itemized statements and detailed receipts for your card purchases.
- If you don’t respond to our requests, your card may be suspended until you send in the requested documentation or payment.
- After we receive and process your documents, we can reactivate your card.
- **If your card is suspended**, you can still get reimbursed for eligible expenses. Pay for an eligible expense with another form of payment and submit a claim.

Questions?

Visit horacemann.payflex.com or call us at **1-877-533-0220**. We’re here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

Quick Tip!

To help prevent requests for additional documents, don’t use the debit card at the time of your visit, unless you’re paying a copay. Wait until your health care provider sends you a statement or EOB showing the final amount you owe.

Frequently Asked Questions (FAQs)

Responding to a Request for Documentation alert or letter

What type of documentation can I submit?

The best type of documentation to send us is the final Explanation of Benefits (EOB). Be sure you send a final EOB for each expense. Also, make sure it shows the "final" amount you had to pay. We can't accept an "estimated" or "pending" amount due.

What if I don't have my final EOB?

- You may be able to download it from your insurance company's website
- You can also send us a detailed receipt. Your receipt must show:
 - Name of the provider or facility that treated you
 - Your name or the name of the patient
 - Date of service
 - Description of service
 - "Final" amount you had to pay

How do I submit my documentation?

Log in to **horacemann.payflex.com**. View your alerts and follow the steps to upload your documents.

In addition to submitting documents online, you have three other options:

1. **PayFlex Mobile® app***: Log in to the PayFlex Mobile app. View your alerts.
2. **Fax to:** 402-231-4303.
3. **Mail to:** Flex Department, PO Box 8396, Omaha, NE 68103-8396

What if I don't have documentation or used my card in error?

You have two ways to correct your account: You can:

1. **Send us a final EOB or detailed receipt for a different eligible expense to replace the expense(s) in question.**
 - The eligible expense has to be from the same plan year
 - We must receive the EOB or detailed receipt by the claim filing deadline of that plan year
 - Confirm you haven't been reimbursed for this expense
 - You can't request reimbursement for this expense elsewhere
 - You, your spouse or eligible dependent must have incurred the eligible expense
2. **Pay back your account**
 - Send us a check or money order for the exact amount in question. Make payable to PayFlex.
 - **Mail to:** Flex Department, PO Box 8396, Omaha, NE 68103-8396

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