

# NCFlex Convenience Card

When you enroll in the HCFSAs you will automatically receive the NCFlex Convenience Card at no cost to you! If you are currently enrolled in the 2012 HCFSAs and wish to re-enroll in the 2013 plan, your current NCFlex Card will automatically be re-loaded with the amount you elect for the 2013 plan year. If you are new to the plan and this is the first time you will receive a card, please note the card must be activated first. Conveniently pay your eligible HCFSAs expenses incurred by you and your dependents by swiping your card at the point-of-service. Purchases you make using the NCFlex Convenience Card are funded by the money in your HCFSAs.

## How It Works

Your NCFlex Convenience Card automatically checks your account for available balances. Anytime you incur an eligible HCFSAs expense with a vendor that accepts credit cards, simply swipe your NCFlex Convenience Card at the point-of-service and the expense will be deducted from your account. You have until March 15, 2013, to exhaust any remaining balance in your 2012 HCFSAs. After that date, the NCFlex Convenience Card will deduct eligible expenses from your 2013 HCFSAs.

### 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, always choose “credit” and not “debit.”
- As a reminder, the IRS may require a receipt/ or documentation to process certain convenience card transactions and to ensure your card is being used for eligible expenses only. In the event that you may be asked to provide additional documentation of your purchase, please keep your receipts.
- **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 transaction.**

### STEP 2: Claim Submission Methods

If your provider doesn't accept debit or credit cards you can still be reimbursed for your HCFSAs eligible expense. Pay out-of-pocket for your expense and save a copy of your receipt. File a claim with P&A and include a copy of your receipt to receive reimbursement. There are two ways to file a claim:

- 1) Enter a claim online via the P&A electronic claim upload process. Log into your P&A Account by going to [ncflex.padmin.com](http://ncflex.padmin.com) and selecting the “Upload a Claim” feature under Member Tools.
- 2) Fill out a claim form and submit it to P&A via fax or mail, along with a copy of your receipt.

With the HCFSAs, 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 payroll deducted into your account.

## How to Sign up

If this is your first time enrolling in the HCFSAs you will receive a card in the mail after you enroll. Your NCFlex Convenience Card can be activated by visiting [padmin.com/activatecard](http://padmin.com/activatecard) or calling (888) 879-4304 before use.

You may request an additional NCFlex Convenience Card at anytime during the year by calling (866) 916-3475 or going online to [ncflex.padmin.com](http://ncflex.padmin.com).

Remember, cards are good for three years from the date of issue and will NOT be automatically re-issued each January. If you already have an NCFlex Convenience Card do not throw it away! Your 2013 HCFSAs annual election amount will be re-loaded onto your existing card.

## Additional Cards

You may order an additional card for your spouse or dependent (over 18 years of age) free of charge. To order additional cards call (866) 916-3475 or go online to [ncflex.padmin.com](http://ncflex.padmin.com) and log into your account to access the P&A Additional Benefits Card Order Form.

### IMPORTANT NOTE:

- *The NCFlex Convenience Card is no longer available for Dependent Day Care participants.*
- *The NCFlex Convenience Card cannot be used for over-the-counter medicines.*