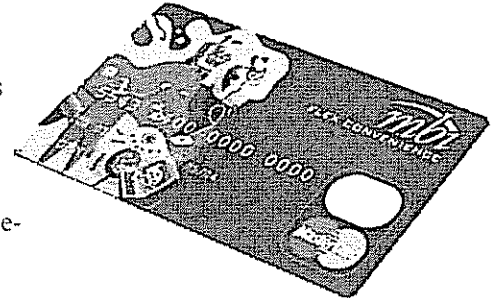


Employer Guide to the FlexSystem Claim Card

What is the FlexSystem Claim Card?

The FlexSystem Claim Card is an optional service, which you may elect for an additional fee, that allows Participants to pay for their eligible medical expenses at the point of service. Use of the FlexSystem Claim Card eliminates the need to submit a Request for Reimbursement by paper, fax or the web. Meanwhile, use of the FlexSystem Claim Card does not prevent them from using any of the other tools available to them to submit a Request for Reimbursement.



Where Can the FlexSystem Claim Card Be Used?

The FlexSystem Claim Card looks like a typical debit card, but is only accepted at eligible *medical expense* merchant locations. These locations include doctor and dentist offices, pharmacies, and vision service locations. In some cases, FlexSystem may require additional information or documentation regarding the Claim Card transaction. Participants are expected to maintain this documentation from all of their FlexSystem Claim Card transactions so they may validate the expense type and the amount charged and so they may submit said documentation as deemed necessary. Failure to submit such documentation may result in the expense being deemed ineligible or in the immediate suspension of the card.

When Will My Participant's Receive Their Cards?

FlexSystem Claim Cards are issued to Participants 30 days following the Plan start date. This delay ensures that the Plan is functioning properly prior to the issuing of the claim card and in no way affects a Participant's ability to access their FlexSystem funds. Before receiving their card, Participant's should continue to submit Requests for Reimbursement via fax, mail, or on-line.

How is the Card Issued?

The FlexSystem Claim Card will be mailed directly to the Participant's home address along with a Cardholder Agreement, and will be activated the first time the card is used. No additional steps are necessary to activate the card prior to use.

How Can a Lost or Stolen FlexSystem Claim Card Be Replaced?

Participants must notify FlexSystem immediately to report a lost or stolen FlexSystem Claim Card. To obtain a replacement card, e-mail or call FlexSystem Customer Service.

Adding a New Employee and Notifying FlexSystem When An Employee Terminates

Following successful enrollment, new Participants in FlexSystem will be automatically issued a Claim Card. Use the established process for adding an employee (as stated in the PVR section of this manual), and FlexSystem will take it from there. In addition, the FlexSystem Claim Card account will be deactivated when you notify FlexSystem of a Participant termination. Following termination, the Participant may continue to access available fund balances by requesting reimbursement using one of the alternative request for reimbursement submission methods.

Can We Order Separate Cards for Dependents?

Yes, you may offer the FlexSystem Dependent Claim Card to your Participants. This will allow one of your Participant's dependent to directly access their medical Flexible Spending Account without filing a Request for Reimbursement Form. The FlexSystem Additional Claim Card looks just like the Participant Claim Card and offers dependents the same convenience and advantages your Participants enjoy! To order the FlexSystem Dependent Claim Card, copy, complete, and return the Dependent Claim Card Application found in this Manual.