



FlexComp Plan Debit Card

HR. Payroll. Benefits.

Introduction

As your FlexComp Plan administrator, our goal to provide you with the tools and resources to help you make your experience the best possible.



With Your ADP FlexComp Plan, You Have Options!

You decide how you want to be reimbursed from your FlexComp Plan for eligible expenses.

Debit Card

- Swipe your card at the point-of-sale to pay for eligible healthcare expenses.
- **Keep your receipts!** We may ask for them. **IRS requirement;** card purchases must be for eligible expenses.
- Not available for dependent care.

Automatic Reimbursement

- Medical and dental plan claims are automatically reimbursed from your FlexComp Plan.
- Use paper claim forms for other expenses.

Paper Reimbursement

- Send in copies of receipts and/or EOBs with a completed claim form.

Debit Card and Auto Reimbursement

You must choose the debit card or automatic reimbursement - you cannot have both.

Form is in your debit card welcome kit and on myspendingaccount.adp.com

Alternate Reimbursement Option Available!

A Spending Account Card has been included in your welcome kit. However, you can choose not to use the card and be automatically reimbursed for eligible healthcare expenses. No claim forms to file. No receipts to send in!

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If you choose not to use your card and sign up for Automatic Claim Reimbursement:

[You should only consider this option if you are covered under your company's health and/or dental plans.]

- DO NOT activate your Spending Account Card.
- Complete the form below and send it to ADP.
- Once your healthcare claims are submitted to ADP by your company's health plans, you will automatically be reimbursed for your out-of-pocket healthcare expenses up to the amount available in your healthcare spending account and/or health reimbursement account. [Note: ADP may not receive claims data from all health plans.]
- Paper claims for other eligible healthcare expenses may still be filed.
- If you choose Automatic Claim Reimbursement now, you must remain with this option for the remainder of the plan year.
- At the beginning of each plan year, you can switch back to the Spending Account Card. To do so, please call the toll-free number on the back of the card to order a new one. The original card issued to you will have been deactivated.

If you choose to use the ADP Spending Account Card:

- You are already authorized to use the ADP Spending Account Card. If you want to remain with this option, just call the activation number on the card. Remember:
 - The card cannot be used for dependent care expenses. Dependent care claims must be filed manually.
 - Paper claims for eligible healthcare expenses may still be filed.
 - Save all card transaction receipts in case of discrepancies.
- You may switch to Automatic Claim Reimbursement at any point during the plan year as long as you have not activated the ADP Spending Account Card. Once you switch, **DO NOT** use the card for future purchases. You cannot switch to Automatic Claim Reimbursement once the card has been used.



Sign up today! If you have questions, please call the toll-free number on the back of your card.

Check here to select Automatic Claim Reimbursement. **You will not be able to use the enclosed card for the remainder of the plan year.**

Last Name _____ First Name _____ Social Security No. _____

Signature _____ Date _____ Company Name _____

Please mail form to:

ADP
P.O. Box 34700
Louisville, KY 40232-4700

or Fax form to:

1-866-643-2219



Automatic Reimbursement Option

Available for eligible out-of-pocket expenses incurred under the NDPERS-sponsored health and dental insurance plans.

- Pay for eligible medical expenses out of your pocket.
- If the expense is for a claim processed under NDPERS-sponsored medical and dental plans, ADP will automatically reimburse you from your healthcare FlexComp Plan.
- No action is required on your part.
- For all other FlexComp Plan-eligible expenses, you must file a paper claim form to get reimbursed.

Debit Card

Important to Remember!

The health FlexComp Plan debit card is a cash flow tool; it keeps you from paying out of your own pocket for eligible healthcare expenses.

- The use of the card does not guarantee that ADP can validate that the expense was for eligible healthcare item(s) without your help. Because the IRS requires that card swipes be validated, it is important that you only use the card for eligible items, and keep all receipts.
- Validation is not automatic upon use of the card. **SAVE YOUR RECEIPTS!**
- In most cases, we will know your card swipe was for an eligible expense; but there may be some that we don't know and we'll need your help.



Tips on How to Use the Debit Card

Minimize Receipt Requests

Use the card for copays associated with health, dental, vision or Rx plans ONLY for individuals covered under an NDPERS plan.

Use the card for over-the-counter items only at retail locations that have an IAS system in place. This recognizes FlexComp Plan eligible items at the point of sale. A list of retailers can be found at www.sigis.com.

Do not use the card to pay for out-of-pocket coinsurance expenses.

Do not use the card to pay for out-of-pocket health, dental or vision if you ARE NOT enrolled in an NDPERS benefit plan.

Use the Card Whenever Possible (You're OK with keeping and sending in receipts to validate expenses.)

Use the card for copays associated with health, dental, vision or Rx plans without regard to whether the coverage is provided by NDPERS.

Use the card for over-the-counter items only at either IAS retailers or eligible "90% Merchants." a list of these retailers can be found at www.sigis.com under 90% Rule Merchant List."

Use the card to pay for out-of-pocket coinsurance expenses.

Use the card to pay for out-of-pocket health, dental or vision expenses even if you ARE NOT enrolled in an NDPERS plan that covers those expenses. In this case, a receipt is required.

Frequently Asked Debit Card Questions

What if I don't have a receipt?

You have two options:

- Submit receipts for eligible purchases (that have not been previously submitted) made with some form of payment other than your debit card, or you may need to incur an eligible expense. For a list of eligible expenses, visit the website listed on the back of your card.
- Send ADP a check for the item that cannot be validated.

What if I don't submit requested receipts?

- If you do not respond to our requests for receipts, your card may be suspended until you do.

What if I have questions?

- If you have any questions or need account information, visit the website listed on the back of your card or call customer service Monday - Friday, 8 a.m. to 8 p.m. (ET). The number is on your card materials.

How to File a Paper Reimbursement Claim

- Pay for an eligible healthcare, day care or elder care expense out of your pocket.
- Download a claim form at **myspendingaccount.adp.com** and complete it.
- Send the form with copies of your itemized receipts to the fax number or mailing address on the claim form.
- Receipts or Explanation of Benefits (EOBs) are required and they must clearly show date of service or purchase, type of service or name or product and the amount.
- Sign up for direct deposit online at **myspendingaccount.adp.com** to receive your reimbursement faster than by check.

The image shows a portion of an ADP form titled "HOW TO REQUEST REIMBURSEMENT FROM YOUR HEALTHCARE PLAN". The form includes the ADP logo and instructions for requesting reimbursement. It features a table with columns labeled A, B, C, D and rows numbered 1, 2, 3, 4. Below the table, there are instructions for completing the form, including a note about supporting documentation. The form is partially obscured by a red banner at the bottom right.

Summary

- If you use the debit card, please save your receipts; **IRS requirement.**
- Your card is good for three years; if you need an additional card call the number listed on the back of your card.
- **Web address:** myspendingaccount.adp.com
- **Phone:** [1-800-336-1881](tel:1-800-336-1881)

Questions

