

What is a Flexible Reimbursement Account Program (FLEX\$) program?

The IRS allows FLEX\$™ participants to pay for qualified health and/or dependent day care expenses with pretax dollars through payroll deduction. This results in a reduction in your Federal, State, Social Security and Medicare taxes.

Can I use my flex card to pay for services from the previous plan year?

No. Eligibility is based on service date, not payment or billed date.

Where do I get Enrollment and Claim Forms for the FLEX\$ plan?

Forms are available at www.pehp.org. The forms are updated on a regular basis to meet the current Laws governing the FLEX\$ plan, please check the web site for the most current form and destroy the old forms you may have on file—each series is date stamped on the lower right hand corner. Using old forms may delay enrollment & claims processing.

Can I change or cancel my FLEX\$™ contributions during the Plan Year?

Contributions can not be changed or stopped during the Plan Year, unless a qualified change of status occurs. These are outlined in the FLEX\$ Handbook (www.pehp.org) and a general listing is provided on the Enrollment form.

How do I use my FLEX\$™ money?

You have two ways of paying for eligible expenses with your Health FLEX\$ funds. You can use the PEHP FLEX\$ Benefit Card, and the service provider is paid directly from your FLEX\$ funds, or you can pay the provider out of your own pocket, and we will reimburse you from your FLEX\$ funds.

How do I submit a manual claim?

You can fax or mail your FLEX\$ claim form and documents directly to the Plan Administrator. Make sure the claim form is signed, legible, and include a daytime phone number, in case we need to contact you. Unsigned claims will not be processed.

How will I receive reimbursement for manual claims?

Set up a Direct Deposit account, so that funds are paid directly to your checking or savings account electronically. No more lost or stolen checks! Or we can mail you a check.

Why use the PEHP FLEX\$™ Card?

You eliminate paying your claims with out-of pocket money. Using the PEHP FLEX\$ Benefit Card also reduces the amount of manual claims submitted for the year (PEHP will verify claims electronically from your insurance claim files).

Does my PEHP FLEX\$™ work anywhere?

No. The FLEX\$ Card only works at authorized vendors, i.e. physician's office, dentist, hospital or pharmacy. The FLEX\$ Card is programmed to work solely for vendors who have appropriate merchant codes.

Can my PEHP FLEX\$™ Card distinguish whether or not the expense charge is eligible?

No. The PEHP FLEX\$ Card can only recognize a valid merchant code and your eligible balance.

Do I need to keep my receipts?

YES. The IRS requires that every claim be documented either electronically or manually. If the PEHP FLEX\$ staff can not verify your claim electronically (using your PEHP insurance claims files), you will need to provide documentation of your claim.

KEEP YOUR RECEIPTS!! KEEP YOUR RECEIPTS!! KEEP YOUR RECEIPTS!! KEEP YOUR RECEIPTS!!

Do I have to wait for the money to be withheld from my paycheck before I can use the funds?

It depends on the benefit. With Medical Reimbursement, the entire annual election amount is available the day the Plan Year begins. For Dependent Day Care Reimbursement, only the funds you have had withheld from your paycheck will be available to you.

Does my PEHP FLEX\$™ Card work for Dependent Day Care?

No. But we do offer Automatic Reimbursement of Dependent Day Care claims.

What is Automatic Day Care Reimbursement?

At the beginning of the Plan Year you file one claim and funds are automatically paid to you when PEHP receives funds from your employer. You will be required to provide a statement from your day care provider at the end of the Plan Year documenting the actual costs incurred. This benefit is subject to the rules and limitations as outlined on the Automatic

Reimbursement Claim Form. (Available at www.pehp.org) You will need to submit an automatic reimbursement claim form each plan year.

What is the current balance in my FLEX\$™ account?

Account balances can be obtained on-line at www.mbicard.com you will need your PEHP ID # and your Flex Benefit Card # to set up your on-line account or PEHP FLEX\$ 801-366-7503 or 800-753-7703.

How does my PEHP FLEX\$™ Card work if I only have \$100.00 left in my account and I swipe it for \$400.00?

The system only approves claims that are equal to or under the current balance in the account. Tell the merchant to swipe the card for the \$100.00 and pay the difference with non-FLEX\$ money.

Do I have to pay my doctor or daycare provider before I submit a claim?

No. You just need to incur an expense by having a service provided for you. Keep in mind that the service must be provided during the Plan Year or the Plan grace period, regardless of when you are billed or pay for the expense.

Can I use my PEHP FLEX\$™ Card to purchase over the counter drugs?

You can use your PEHP FLEX\$ Card to purchase eligible over the counter items at Walgreen's, Wal-Mart, Sam's Club and Drugstore.com. For over-the-counter items purchased at any other location, we ask that you submit a manual claim, since there is not an electronic record to verify these purchases. Send a claim form with a clear copy of your receipt, if the item can not be clearly identified by name on the receipt, itemize the name of the product on your claim form and include a copy of the packaging.

Will I receive documentation requests for items paid for using the PEHP FLEX\$ Benefit Card?

You will receive documentation requests for **ALL** items that are not on the PEHP insurance claims system.

KEEP YOUR RECEIPTS!! KEEP YOUR RECEIPTS!! KEEP YOUR RECEIPTS!! KEEP YOUR RECEIPTS!!

What is an eligible over-the-counter drug?

Antacids, allergy medicine, pain relievers and cold medicine. See the Eligible Items list for details.

Can I claim my over-the-counter vitamins?

No. The IRS classifies this as general health expense, and is not reimbursable through the FLEX\$ Plan.

Can I claim expenses for teeth bleaching?

No. Teeth bleaching is considered a cosmetic procedure and is not reimbursable through the FLEX\$ Plan.

Can I claim expenses for massage therapy?

Massages treating a specific injury or trauma are eligible. You are required to submit a Doctor's prescription with **each** claim you submit.

Can I claim expenses for Lasik surgery?

Yes. The cost of vision correction surgery to correct or promote the proper function of the eye is reimbursable.

Can I claim expenses for weight loss programs?

The cost of a weight loss program for general health is not reimbursable. However, a weight loss program to treat a specific illness such as heart disease, high blood pressure, etc. is reimbursable with a Doctor's prescription. Weight loss to treat obesity does not require a prescription, but obesity must be diagnosed.

What do I need to do if my claim is denied?

Follow the instructions in the denial letter. If you do not agree with the denial you can appeal in writing to the PEHP FLEX\$ Appeals Board at 560 East 200 South, Ste 100 Salt Lake City, UT 84102

What do I need to do if I terminate employment?

Contact the PEHP FLEX\$ department prior to your termination date, for options. Your PEHP FLEX\$ Card will not work after your termination date. You will need to file manual claims after termination.

Will I receive a new PEHP FLEX\$™ Card each year?

Keep your PEHP FLEX\$™ Card for future Plan Years; you (and your spouse/dependent) will use the same card for up to a three year period. The card is activated when you use it the first time.

How do I use the Balance in the previous years flex account?

You will need to submit a claim form. When you use your flex card, expenses come out of your current plan year balance.

PEHP FLEX\$™ forms and information are available at www.pehp.org or call 801-366-7503 or 800-753-7703.