



## ***DEBIT CARD USER TIPS***

Effective January 1, 2011 over-the-counter drugs and medicines are not reimbursable through your flex account unless prescribed by a medical practitioner to treat a specific medical condition.

### **Grocery/Box Store/Pharmacies with Inventory Information Approval System (IIAS):**

- Flex eligible items will be automatically approved for debit card payment; all other items will be declined. No additional paperwork is necessary.

### **Doctor Office Visits/ Dentist Office Visits/Optical Professional Visits/Hospital Services:**

- Standard co-pays and multiples (for example \$25, \$50, \$75, etc.) may be automatically approved for debit card payment. For all other amounts, you will receive a request for documentation.
- If the service will be sent in to your insurance, it's best to not use the card at the time of service. Once you receive the Explanation of Benefits (EOB) contact your provider to pay the balance with the card, provided you do so within the same plan year that the expense was incurred. Then, forward the EOB to Allegiance when you receive the request for documentation.
- If the provider requires payment at the time the service is received, you may choose to use the card, but you will receive a request for documentation from Allegiance. If you do not have a copy of your insurance EOB to submit within 60 days of the date of service, please call an Allegiance representative: 1-877-424-3570.
- If you do not have insurance coverage for the service received, send the bill or receipt to Allegiance when you receive the request for documentation. Make sure the dollar amount, the service date and a list of the services provided are stated on the bill or receipt. Write "No Insurance Coverage" on the bill or receipt.

### **Pharmacies without Inventory Information Approval System (IIAS):**

- Beginning July 1, 2009, the debit card will be declined in pharmacies that do not have the IIAS. Until then, a detailed receipt or the flap from the prescription envelope will be required as documentation of the transaction.

**It is the employer's responsibility to preserve the assets in the Flex Plan. Allegiance has contracted with your employer to keep the plan compliant with IRS regulations in order to protect the overall plan. Failure to send documentation to support claims may jeopardize future use of your Flex Debit Card.**