

# HOW TO USE YOUR take care DEBIT CARD

Just swipe your card at qualifying merchants and sign as you would use a credit card. (You won't have a personal identification number (PIN).) The debit card automatically deducts eligible expense(s) from your Cafeteria/Flex Plan unreimbursed medical expense account.

- It can be used at healthcare providers (i.e. doctors, dentists, pharmacies, optometrists, and on-line prescriptions services) and merchants using an Inventory Information Approval Systems that automatically substantiate purchases.

## **SAVE ALL RECEIPTS-If there are any questions, we may require you to submit a receipt.**

The following purchases **do not require** receipt(s) to be submitted:

- Qualified purchases made at Walgreens, Wal-Mart, Sam's Club, HyVee, Dahl's, Target, etc. Other merchants will be added in the future. These merchants have Inventory Information Approval Systems that automatically substantiate purchases.
- Co-pays for doctor's visits if on the employer's Group Health Plan\*
- Co-pays for prescriptions if on the employer's Group Health Plan\*

The following types of purchases **do require** receipt(s) to be submitted:

- Over-the-counter medicines purchased from pharmacies that don't have Inventory Approval Systems
- Optometric and other eye care expenses
- Dental expenses
- Hospital bills and out patient services

How to know if substantiation of a claim is needed:

- Check your account at ([www.myflexonline.com](http://www.myflexonline.com)) for flex debit card purchases. You will be informed if a receipt is required.
- If you have not checked your Flex account, an email or letter will be sent to you

When sending in your flex debit card receipts, you must first go to [www.myflexonline.com](http://www.myflexonline.com) and log into your account. Once you are logged into your account follow the steps listed below:

- Click on "View Account"
- Click on "Pending Payments"
- Click on the red oval that says "Review Now"
- Select the items you have receipts for by clicking on the "add to form box"
- Click on "Continue"
- Click on "This is correct"
- Click on "Print Now"
- Sign and date the debit card adjudication form and fax or mail to Kabel along with receipts.

Cost: \$18.00 per year for two cards (employee and spouse)

\*If co-pays are a percentage of the purchase, contact us as to how the card may be used.

FOR MORE INFORMATION, CONTACT KABEL BUSINESS SERVICES  
515-224-9400 OR 800-300-9691