

The Flex Convenience[®] Debit Card

Frequently Asked Questions



What is the Flex Convenience[®] Card?

The Flex Convenience[®] Card (FlexCard) is a debit card offered to enhance your Flexible Spending Account by providing instant access to your FSA account. The card is designed for use only at qualified providers or merchants that accept MasterCard and offer eligible goods or services for reimbursement under your Flexible Spending Account. Rather than paying out-of-pocket money for qualified expenses and waiting for reimbursement, your FlexCard transfers funds for qualified expenses directly from your available Flexible Spending Account to the provider. As a Flexible Spending Account participant, a FlexCard will be mailed to your home address.

How does the FlexCard work?

The FlexCard is an off-line debit card that allows you to pay for your eligible FSA expenses directly at the point of service. The FlexCard is treated like a credit card at a merchant or provider terminal because it does not require a P.I.N. number before processing a transaction. There is no additional line of credit associated with the card, and no credit check will be performed.

Will I still need to send in any paperwork?

Yes, in many cases we may request information in order to verify the eligibility of your FlexCard purchase. Automated follow-up letters will be sent to you via e-mail should any information remain outstanding. You simply fill in the blanks and return the form to our office via fax for processing.

Where may I use my FlexCard?

You may use your card to pay for eligible FSA expenses at your doctor or dentist's office, the hospital, pharmacy or vision provider. You may use your card for eligible FSA expenses such as co-pays, deductibles, out-of-pocket expenses, and other expenses that are not eligible under your medical, dental or vision plan but are eligible FSA expenses. Visit our website at www.kbasolution.com for a listing of eligible expenses. Please note, you may not use your FlexCard towards "Paid on Account" or "Balance Forward" amounts.

What happens if I try to charge \$50 but I only have \$30 left in my account?

The transaction would be denied. You may ask the provider to only charge the \$30 on your FlexCard and pay the balance with another form of payment. You may check on your current account balance on-line prior to using your FlexCard to verify your available balance.

What if my provider doesn't have a charge card terminal?

You can still utilize funds from your account using the traditional method (you pay the provider, submit a claim form and receipt, and receive reimbursement via check) by mailing in your claim paperwork or faxing it to us at (866) 241-1488.

What do I do if my card is lost or stolen?

You should immediately contact KBA Flex Support at (866) 867-6883 to report your FlexCard lost or stolen. You will receive a replacement card within 7-10 days.

Where can I view my Flexible Spending Account history?

Go to www.keyqualifiedplans.com and click on "Flexible Spending Accounts", then "Secure FSA Account Access". After following the instructions to "Create Account", you will be able to check on your current account balance, request statements on demand, and review your detailed transaction history.