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# Frequently Asked Questions about Flex Cards

## [FAQs]

### **What kinds of pre-tax benefit accounts can the Flex Convenience card be used for?**

The *Flex Convenience* card can be used for Flexible Spending Accounts, Section 132 Transit Plans, Dependent Care Accounts, Section 105 Defined Benefit Accounts, and Qualified Tuition Reimbursement Accounts. Cardholders can access all of these accounts with just one card.

### **What is a Flexible Spending Account (FSA)?**

A Flexible Spending Account (also known as a "Cafeteria" Plan, Section 125 Plan, or Medical Reimbursement) is a benefit that allows individuals to contribute pre-tax dollars from their paycheck to a spending account that can be used for eligible medical expenses. Some examples of eligible expenses are co-payments at the doctor's office, prescription drugs, eye glasses, contact lenses, saline solution, and hospital bills.

### **What are some examples of eligible FSA locations and providers?**

Examples of qualified FSA locations and providers include: Hospitals, Physician Offices, Dental Offices, Vision Service Locations, Pharmacies, Durable Medical Supply Locations, Home Health-care Services, and Dependent Care Facilities. Employees should contact their plan administrator for details on their organization's specific plan.

### **What if the doctor's office doesn't take my card?**

In these instances, cardholders will have to "go back to the old way" and pay with cash or check and submit a manual claim. However, research indicates that over 90% of all eligible FSA transactions are now electronic.

### **How do I know how much money is in my FSA account?**

Cardholders can find out their current account balance online by visiting [www.centurionusa.com](http://www.centurionusa.com). Go to the Flexible Benefits section, and click on Flex Card Reimbursement Account. This site is available 24 hours a day, and also provides information on transaction history and what to do if the card is lost or stolen. Cardholders without access to the Internet should contact the flex administrator at Centurion.



## How do I set up a Flex Card account?

- Inquire at your HR Department for a step by step copy of screen shots, or
- Log onto [www.centurionusa.com](http://www.centurionusa.com)
- Click on the Flex Credit Card Reimbursement Account
- Select the Employee & Cardholder option
- Select “Create Account”
- Select “If you have a card:
  - Using the *employees information (not the spouse)*
    - Enter your Account # (your SS# with no “\_”)
    - Enter your Flex Card number
- **Do not use the next section under the heading “If you *DO NOT* have a card”**
- Go to the 2<sup>nd</sup> box of information and enter the data requested
  - User ID – you create
  - Password – you create
  - Answer the remaining questions

Once you have completed, select “save” and then you can re-select the Employee & Card holder choice, and enter your user ID and password, and your information will be available to you.

## What if I forget my login code and/or password?

Contact Centurion and they can look up your account and reset your password

## Why can't my Spouse obtain information in my FSA account?

Your spouse is limited to inquiring about balances only. Your information is confidential and is treated as such by Centurion. There is information contained in your account that is considered privileged, and protected by HIPAA

## Why do I receive e-mails requesting proof of purchase for some charges?

Because the Flex Card system is “paperless,” and the Flex Card tracks only by the type of store where the card can be used, when the charge is not in a whole dollar amount, our flex system will send you an e-mail to request a copy of your charge. This is one way we are able to monitor charges from Drug, Grocery, and Department stores.

After reviewing your charges, if we find an ineligible charge (i.e. a pack of gum) we will notify you via e-mail of the amount you will have to reimburse your account through Centurion. Your charge will not be cleared until this payment is received. Also, be sure to let your HR department know your email address – you can also change your email address within the flex card web site.

If you do not provide a receipt within the allotted time in your notification, your card will be suspended until you either provide the requested documentation or reimburse your account.



## Which over the Counter drugs qualify under the program?

Please refer to your HR department for this list as they can access our web site where the most recent list is. You can also access a list by visiting [www.centurionusa.com](http://www.centurionusa.com). Go to the Flexible Benefits section, and click on Employee Information and Tax Calculator.

## How do I access my card balance once my plan year has expired?

Once the flex plan year has expired and you still have bills to submit to clear your balance, they will need to be mailed to Centurion Corporation so we can manually issue a check out of your Flex Card account. However, if your employer has adopted the 2 ½ month extension, you can continue to use your card normally, and the Flex card system will automatically pull funds from the correct account.

## Why are some of my charges denied?

Charges can be denied for several reasons –

- If you have not provided proof of a prior purchase, our system will temporarily de-activate your card. ***Until we have received proof of purchase, all future charges will be denied.***
- If your balance is less than the charge being posted it will be denied.
- If the vendor has a Master Card code that is not accepted by the flex card program, the charge will be denied.
- If the transmission from the vendor to the flex card system does not connect, then the charge won't go through, and appears to be denied at the vendor's level.
- Your employer can set dollar restrictions for various types of services. If you charge is over that amount, the charge will be denied.

## Are cards available for family members, and can I get two cards for myself in case one gets lost?

You can order a card for your spouse and children. We do not recommend your children having a Flex card, as it may be difficult to track down receipts that may be required, and you may have to pay the money back to your Flex Card account. There is no charge for a spousal card. There is a \$10 charge for a dependent card, or to replace a card if lost or stolen.

Each family member can only have 1 card issued in their name. Therefore, if a card is lost or stolen, we have to terminate the card before a new card can be issued. If your card is lost or stolen, you should see your HR manager immediately.

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