

## FIRST FINANCIAL ADMINISTRATORS, INC. is pleased to introduce the SmartFlex™ Card

Our Debit Card now available for Medical Reimbursement Flexible Spending Accounts. Only one card can be issued per account. If the card is lost or stolen, replacement cost is \$5.00 and will be deducted from account balance. Claims can also be submitted directly for reimbursement. *If funds remain in your account after the end of the plan year during the 2½ month grace period, you must submit a claim form with receipts attached for reimbursement. Only current plan year expenses are approved for payment when using the debit card.*

You will be required to submit a receipt validating **all** transactions. Copies can either be mailed to First Financial Administrators, Inc. (P.O. Box 670329 Houston, TX 77267-0329) or faxed to (800) 298-7785. **Because of innovative coding of eligible medical items, receipts from Walgreens and Drugstore.com do not need to be submitted.**

### Where to use your SmartFlex Card™



#### For eligible unreimbursed medical expenses:

- Pharmacies, always use your debit card at the pharmacy counter only!
- In-Store Pharmacies – If “merchant code” is programmed “pharmacy,” the expense will be authorized. However, if the VISA transaction code is programmed “grocery/retail,” THE TRANSACTION MAY BE DENIED! THE DEBIT CARD MAY NOT WORK AND THE EXPENSE MAY BE DECLINED IN SOME GROCERY/DISCOUNT STORE PHARMACIES!
- Physician Offices
- Specialist Physician Offices
- Dental Offices
- Vision Care Providers
- Medical Facilities
- Medical Clinics
- Hospitals, including Emergency Rooms

First Financial Administrators, Inc. can provide you with a list of eligible expenses associated with your Medical Reimbursement Flexible Spending Account. **This card is a signature debit card and does not require a PIN for use. Transactions must always be submitted as “credit.”**

**Participants can check SmartFlex™ card balances online at [www.smartflex.com](http://www.smartflex.com). Click “Member Sign In” and enter your Social Security number. Use the password as indicated in the instructions.**

**For more information please contact  
First Financial Administrators, Inc. at (866) 853-FLEX (3539)**

**Due to processing, debit card may take 4 to 6 weeks to be issued.**