

Our First Financial Administrators, Inc. Benefits Card is also available for Medical Reimbursement Flexible Spending Accounts. Cards can be issued to dependents age 18 and older for no additional fee. If the card is lost or stolen, replacement cost is \$10.00 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, you may use the debit card during the 2½ month grace period. The system will deduct all remaining funds from your old plan year and then deduct any balance from the new plan year, if you continue to participate.*

The IRS requires validation of **most** transactions – you must submit receipts for verification of expenses, when requested. **If copies of requested itemized receipts for debit card transactions are not received in a timely manner your debit card will be made inactive and will not be reactivated until those receipts can be substantiated.** Claim forms can be found on our website, www.ffga.com. 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, WalMart Target, and Drugstore.com - for example - do not need to be submitted; however, you must pay for non-eligible items separately.**

Where to use your debit 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 MasterCard 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 STORES
- 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 may always review Flexible Spending Account balances online at www.ffga.com. Call (866) 853-FLEX for more information.