



Using Your Benefits Card

For Medical FSA & Dependent Day Care Accounts

Your FF Benefits Card allows you to use your Medical FSA and/or Dependent Day Care Account to pay for out-of-pocket healthcare expenses without having to submit a claim and wait for reimbursement.

You can pay instantly for approved medical, dental, vision, prescription, and dependent day care expenses – **Just swipe your card and save your receipt.**

Why save your receipt?

The IRS requires proof that the expense is eligible. Some merchants use IIAS (Inventory Information Approval System) to confirm IRS approved over-the-counter medications, products, or services, but for those that don't, the IRS wants to know what you used your card to pay for.

As a result, unless a claim can be auto-substantiated by IIAS, you are required to submit documentation to First Financial Administrators, Inc.

You should always save your itemized receipts for medical and daycare expenses, and all of the explanation of benefits (EOBs) you receive from health, pharmacy, vision, and/or dental plans.

So, what do you do if you received a request to submit document?

It's easy using our FF Flex Mobile App!

Login and click on the "Claims" icon. Select the pending claim and choose "Add receipt". Upload or take a photo of the documentation right from your mobile device.

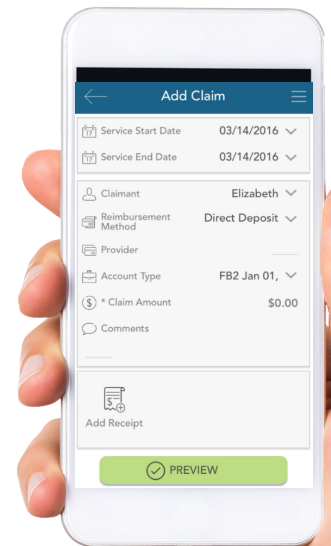
Your receipt or EOB must include:

1. Date of purchase or date service was incurred
2. Amount you were required to pay after insurance
3. Detailed description of the product or service
4. Merchant or provider name
5. Dates of Service & Tax ID for Dependent Care Charges
(Only expenses for services already incurred will qualify for reimbursement.)
6. Patient name (if applicable)

You may also submit your documentation by:

- **Laptop/Computer:** Login to the Online Portal at www.ffga.com
- **Mail:** Send by mail to First Financial Administrators, Inc.,
PO Box 161968, Altamonte Springs, FL 32716
- **Email:** Scan a copy or photo of the receipt to
First_Financial_Receipts@Alegeus.com
- **Fax:** Send by fax to 800-298-7785

So don't forget - after you swipe your card, save your receipt!



Substantiation FAQs

Q. How can I avoid receiving receipt requests?

A. When you use the methods listed below, your expenses may not require substantiation.

- **Purchases at Pharmacies that use the IIAS System:**
Receipts are not usually needed for purchases made at pharmacies using your FSA card. This is because most of these stores use a computer program (IIAS) that can tell whether an item is eligible under your FSA plan.
- **Recurring Expenses:**
You will not need to keep sending receipts for the recurring expense after it has been verified. The expense must be the same amount and to the same merchant.
- **Buy Eligible Items through the FSA Store:**
Our partner, FSA Store, is a convenient source for Medical FSA participants, as it is the only e-commerce site exclusively stocked with FSA eligible products. There is no guesswork about FSA reimbursement on the site, because products are clearly marked showing which ones require a prescription, and which ones do not. In addition to thousands of products, the site has various resources (including an FSA Learning Center and FSA Calculator) to help participants better understand and use their FSA. FSA Store features 24/7 customer service via live chat, phone, and email. To visit FSA Store, please go to <http://www.ffga.com/fsaextras> and click on the banner.

Q. What will happen if I don't send the receipts that have been requested?

A. When a plan participant fails to submit receipts for transactions that require substantiation, or if a participant fails to repay the plan for ineligible expenses, the participant's benefit card(s) will be deactivated. The participant will receive three notices by mail or email requesting documentation. If we do not receive a response within 90 days, the card will be temporarily deactivated until we receive the documentation.

Q. How can I reactivate my card if it is deactivated?

A. If your card has been deactivated, you may reactivate it by providing First Financial Administrators, Inc. with the requested receipts or by repaying the plan for the amounts in question. You may repay by mailing a check to First Financial, PO Box 670329, Houston, Texas 77060 or with a credit card by calling customer service at 866-853-3539. Note: There will be a 3% fee if paying by credit card.



For more information, contact us at:

First Financial Administrators, Inc. | PO Box 161968 | Altamonte Springs, FL 32716

Flex Customer Service: 866-853-3539 | Flex Fax: 800-298-7785

Tech Support – techsupport@ffga.com

Flex Receipts and Documents only: First_Financial_Receipts@Alegeus.com