



FSA  
HRA  
HSA  
CRA

AMERIFLEX

Convenience Card®

HOW

TO USE YOUR CARD

EASY ACCESS to the Funds in Your  
Employee Benefit Accounts



flex125.com



### What is the AmeriFlex Convenience Card?

Your AmeriFlex Convenience Card provides you with easy access to the funds in your employee benefit accounts. Depending on the types of benefit accounts offered by your employer, you may be able to use your card to access funds from a:

- Healthcare FSA
- Dependent Care Reimbursement Account
- Commuter Reimbursement Account
- FSA (Healthcare, Dependent Care, or Commuter)
- FSA (Healthcare, Dependent Care, or Commuter) & FSA (Healthcare)

### How do I use my AmeriFlex Convenience Card?

The AmeriFlex Convenience Card works just like a regular debit card, with three important differences. **First:** Its use is limited to specific merchants, based on the benefit account you have selected, and to those expenses that are deemed eligible by your plan. **Second:** You cannot use your AmeriFlex Convenience Card at an ATM or to obtain “cash back” when making a purchase. **Third:** You have the option to set up a Personal Identification Number (PIN) to be used with your AmeriFlex Convenience Card, but you can also pay for eligible expenses via signature transaction (no PIN required). If you opt not to set up a PIN for your card, and a merchant or provider asks you for one, simply explain that your card doesn’t have one, select “CREDIT” at the payment terminal, and sign for your transaction.

### What expenses are eligible?

You can only use your AmeriFlex Convenience Card to pay for expenses that are deemed eligible by your plan. The types of expenses that are eligible depend on your particular benefits plan. Eligible expenses may include:

- Eye exams, contact lenses/solutions, and glasses
- Band-Aids
- First Aid Kits
- Over-the-counter medicines and drugs
- Prescription medicines and drugs
- Hearing aids
- Prosthetics
- Wheelchairs
- Crutches
- Canes
- Medical equipment
- Medical supplies
- Medical services
- Medical transportation
- Medical travel
- Medical meals
- Medical lodging
- Medical parking
- Medical tolls
- Medical parking fees
- Medical parking charges
- Medical parking tickets
- Medical parking fines
- Medical parking penalties
- Medical parking citations
- Medical parking summons
- Medical parking orders
- Medical parking judgments
- Medical parking judgments

AmeriFlex Convenience Card



- Over-the-counter medicines and drugs
- Prescription medicines and drugs
- Hearing aids
- Prosthetics
- Wheelchairs
- Crutches
- Canes
- Medical equipment
- Medical supplies
- Medical services
- Medical transportation
- Medical travel
- Medical meals
- Medical lodging
- Medical parking
- Medical tolls
- Medical parking fees
- Medical parking charges
- Medical parking tickets
- Medical parking fines
- Medical parking penalties
- Medical parking citations
- Medical parking summons
- Medical parking orders
- Medical parking judgments
- Medical parking judgments

To access a database of eligible expenses, visit [flex125.com](http://flex125.com) and log in to your online AmeriFlex account (keep reading for information on how to set up your online account).

### What is not eligible?

Since these employee benefit accounts are governed by the IRS and your plan documents, you are responsible for how the funds in your account are spent. If you are unsure as to the eligibility of a particular product or service, you can contact AmeriFlex by visiting the Member Services Center at [member.flex125.com](http://member.flex125.com) or by calling 888.868.FLEX (3539).

### What OTC items are eligible expenses?

Over-the-counter products are generally considered eligible expenses if they are for “medical care.” The IRS Code defines medical care products as those products that are for the diagnosis, cure, or treatment of disease, and for treatments affecting any part or function of the body. For example, Band-Aids are considered eligible expenses because they are for medical care, but vitamins are generally not eligible because they are for preventive care.

