

YOUR APTIA BENEFITS CARD



How to Use Your Benefits Card

Use your Benefits Card only for eligible expenses under your Spending, Savings and Reimbursement accounts administered by Aptia.

1. When paying with your Benefits Card select "CREDIT" and sign your purchase receipt. For some purchases, you may be prompted to enter your PIN. You can obtain your PIN by accessing your online account at www.yourflexbenefits.aptia365.com, via the mobile app "Your Flex Benefits", or by calling the number listed on the back of your Benefits Card.
2. Keep receipts and necessary documentation to support your transactions. Aptia is required by the IRS to request documentation if it is unclear if the transaction cannot be recognized as an eligible expense.
3. If documentation is required you will receive a request from Aptia.

How the Benefits Card Works

The Aptia Benefits Card helps cut down on paperwork by approving many transactions automatically. However, it is sometimes unclear what service or item you paid for with the card. For example, at the dentist's office, a filling is an eligible expense but teeth whitening is not.

Your Aptia Benefits Card is designed to:

- **Work eligible Merchants only.** Based on the merchant code used for the transaction the approval process can identify the type of provider initiating the transaction.
- **Instantly approve many transactions.** The Benefits Card will automatically substantiate transactions that match your employer's health plan copays.
- **Connect to many stores' inventory systems.** Your Benefits Card is designed to work at both healthcare merchants (that are identified as eligible under your plan) and non-healthcare merchants who have a healthcare inventory approval system (IIAS) in place that allows them to determine if purchased items are eligible at point of sale.

Tips for Using Your Aptia Benefits Card

1. **Manage your Benefits Card.** You can order replacement and additional Benefits Cards for your eligible dependents by using the Aptia participant portal.
2. **Report lost and/or stolen Benefits Cards immediately.** You can report your card lost or stolen by using the Aptia participant portal. You can also

report your card lost or stolen by contacting Aptia Participant Services from 8 am to 9 pm ET at (866) 268-0142.

3. **Keep your transaction receipts!** You may be asked to provide documentation to substantiate your claim showing the following information:

- The date the service was incurred
- The service provider's name
- To whom the service was provided
- The cost of the service or item
- A clear and detailed service or item description

Acceptable documentation

examples: Insurance carrier Explanation of Benefit forms (EOBs), receipts showing the above information, or "bag tags" for prescriptions.

Unacceptable documentation

examples: Bank card statements, canceled checks, insurance claim forms, credit card receipts, estimates of expenses and balance forward statements.

4. **Be sure your account is in good standing.** If you have not provided requested FSA documentations your Benefits Card may be disabled.

CONTACT INFORMATION

Aptia Participant Services representatives are available Monday through Friday 8 am to 9 pm ET.

Phone: (866) 268-0142

Fax: (844) 791-8319

Web: www.yourflexbenefits.aptia365.com



The information contained herein is considered to be general in nature. In the event that anything on this flyer differs from the information contained in your company's plan provisions as set forth in the Summary Plan Description and/or Plan document, those documents shall prevail.