

# Spending made simple with HealthHub™

Select. Swipe. Save.



A HealthHub™ account, powered by PayFlex® is not only your solution to saving money, but when combined with a PayFlex Card™, provides a simple way for spending your money too. The PayFlex Card is similar to a debit card since it electronically accesses your healthcare account when it's used to pay for eligible expenses.

## Benefits of using the card

- Immediate payment of your expenses from your healthcare account
- Increases your personal cash flow
- No claim filing due to point-of-sale approval
- Ease of use of your pre-tax funds

## How does the card work?

As you incur eligible healthcare expenses, you simply present your card for payment. The system will then validate that you have funds available to cover the transaction and automatically deduct the amount from your HealthHub™ account. Your card transactions can be viewed online at [umich.healthhub.com](http://umich.healthhub.com).

### It's spending made simple...

**Select** your eligible item.

**Swipe** your card.

**Save** money by spending your pre-tax dollars.

## Where can I use the card?

You can use your card at qualified merchants where MasterCard® is accepted. Qualified merchants include physician and dental offices, hospitals, mail order prescription vendors, hearing and vision care providers, as well as discount stores, grocery stores, and pharmacies, provided the merchant has implemented an inventory information approval system (IIAS).

## What can I purchase with the card?

You can use the card to pay for healthcare expenses such as co-pays, prescriptions, vision and hearing products and over-the-counter (OTC) items. However, starting January 1, 2011, your card cannot be used to pay for certain OTC drugs and medicines such as allergy medicine, antacids, cold medicine, and pain relievers.

View a listing of eligible expenses at [umich.healthhub.com](http://umich.healthhub.com)



## Can I use the card for online purchases?

Yes, you can use your card to purchase eligible expenses online. Through HealthHub's Consumer Center, you can buy items such as glasses, contacts, prescription drugs, durable medical equipment and eligible over-the-counter items using your PayFlex Card. If an item is not identified as "FSA eligible" you will need to use a form of payment other than your PayFlex Card.

# PayFlex Card™ Quick Tips



## PayFlex Card™ delivered to your doorstep

**Quick tip:** your card will be mailed to you in a plain, white envelope before the beginning of your plan year.

## Select “credit” to spend and save

**Quick tip:** make sure to select “credit” when using your PayFlex Card.

## Access your account balance

**Quick tip:** login to [umich.healthhub.com](http://umich.healthhub.com) to view your available balance on My Dashboard.

## Save your receipts and Explanation of Benefits (EOB)

**Quick tip:** documentation may be requested by PayFlex to comply with IRS regulations.

## Solve card troubles quickly online

**Quick tip:** if your card isn't working, login to [umich.healthhub.com](http://umich.healthhub.com) to view your available balance and any outstanding card transactions requiring documentation.

## Spending made simple for the family

**Quick tip:** order additional cards for your spouse and/or dependent at [umich.healthhub.com](http://umich.healthhub.com).

## Keep your card active

**Quick tip:** login to [umich.healthhub.com](http://umich.healthhub.com) to respond promptly to Request for Documentation letters.

## Check your card's expiration date

**Quick tip:** your card is valid for a five-year period.

## Replace lost or stolen cards

**Quick tip:** contact Customer Service as soon as possible at 877.343.1346.

## More Questions?

**Quick tip:** customer service representatives are available at 877.343.1346, 7am-7pm, Monday - Friday and Saturday 9am-2pm CT.

### Request for Documentation letters

If you received a Request for Documentation letter, this means you are required to provide documentation to verify that you used your card to purchase an eligible item or service, as regulated by the IRS. If you do not respond, your card will be deactivated until you provide the requested documentation or payment.

### How to respond:

You have three options:

- 1) Submit an itemized receipt OR Explanation of Benefits (EOB) for the transaction(s) listed;
- 2) Submit an itemized receipt or EOB for another eligible item incurred during the plan year; or
- 3) Send a personal check or money order for the expense you are unable to provide documentation.