

FIRST FINANCIAL ADMINISTRATORS, INC. IS PLEASED TO INTRODUCE THE SmartFlex™ Card

Our new Debit Card for Employee Benefits is now available for Medical Reimbursement Flexible Spending Accounts. Only one card can be issued per account. If the card is lost or stolen, replacement cost is \$5.00 and will be deducted from account balance. Claims can also be submitted directly for reimbursement.

You will be required to submit a receipt validating most transactions. Copies can either be mailed to First Financial Administrators, Inc. (P.O. Box 670329 Houston, TX 77267-0329) or faxed to (800) 298-7785.

Where to use your SmartFlex 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 VISA 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 STORE PHARMACIES!
- 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 can check SmartFlex™ card balances online at www.smartflex.com. Click “Member Sign In” and enter your Social Security number. Use the password as indicated in the instructions.

**For more information please contact
First Financial Administrators, Inc. at (866) 853-FLEX (3539)**

Due to processing, debit card may take 4 to 6 weeks to be issued.

MEDICAL REIMBURSEMENT UNDER THE SECTION 125 CAFETERIA PLAN

The Medical Reimbursement Benefit under the Section 125 Cafeteria Plan permits the employee to pay for out-of-pocket medical expenses with before tax dollars. You will be reimbursed for any qualifying medical expenses (see attached list of eligible expenses) as long as it will not be reimbursed by an outside source (example: your medical insurance company).

You choose the monthly amount to be taken from your paycheck based on your projected out-of-pocket expenses for the year. You may use any of this amount at any time during your plan year. Example: If an employee elects to participate in the medical reimbursement plan and sets aside \$100 a month that employee will have \$1,200 available to them for the plan year. This is their maximum amount.

The maximum amount for medical is \$300.00 monthly/\$3,600 yearly.

THINGS TO REMEMBER

Once you set an amount this cannot be changed or dropped during your current plan year unless there is a qualifying event (see enclosed list).

Any unused funds that are in your account at the end of the plan year you will lose, and these funds will not be returned to the employee.

Once you have been reimbursed your maximum amount you will not be reimbursed for any more expenses until the next plan year starts, if you wish to renew.

Expenses must be incurred during your current plan year.