

Easy Access to Your Preferred Blue Account

Blue Cross and Blue Shield of Alabama is pleased to offer as an option to the administration of Flexible Spending Accounts, the **Preferred Blue Accounts flex debit card**.



The flex card is not just another credit card. It is a card that provides instant access to the pre-tax funds available in your health Flexible Spending Account (FSA).

The flex card may be used at authorized merchants and healthcare providers that accept MasterCard® for eligible products or services that are reimbursable under your health FSA. Rather than paying out of pocket and waiting for reimbursement, you will now be able to use the card to pay for qualified expenses. The flex card will pay the provider or merchant directly from your health FSA using the MasterCard network.

Here's how it works:

1. Enroll in a Preferred Health FSA during open enrollment.
2. Your flex card will be mailed to you at the beginning of the plan year. It is not necessary to activate the card before using it – it is automatically activated the first time you have a card transaction.
3. When you incur an eligible expense (such as an office visit copay or vision care expense) at a qualified provider, you can pay the provider using your flex card. Examples of qualified providers include:
 - Hospitals
 - Home healthcare providers
 - Vision providers
 - Pharmacies
 - Physicians
 - Durable medical suppliers
 - Dentists
4. When using the flex card at self-service merchant terminals, you may select either the “credit” option or the “debit” option. If you select the “credit” option, you will be required to sign your receipt. If you select the “debit” option, you will be required to enter your unique Personal Identification Number (PIN) associated with your flex card. To obtain your PIN, visit www.mywealthcareonline.com/PIN or call 1-800-213-7930 to have your PIN mailed to your home address.

The flex card is intended for, and restricted to, use for eligible services and/or purchases associated with a health FSA as governed by the Internal Revenue Service in conjunction with flexible spending accounts and all federal and state laws relative to those accounts.

Take advantage of this benefit and enjoy easy access to your health FSA!

The Choice is Yours

Blue Cross understands that everyone may not want to use the flex card. For this reason, you have the option to use the card or the traditional administration method. Under the traditional administration method, if your health or dental insurance is with Blue Cross and Blue Shield of Alabama, your out-of-pocket expenses can automatically apply to your health FSA. To choose the traditional administration method, please contact Customer Service at 1-800-213-7930.

If you have medical, dental or secondary coverage with another carrier, you must notify Customer Service so that your health FSA reimbursements will process correctly. In this situation, you will need to file a Request for Reimbursement form with appropriate documentation about the services rendered and what the other carrier paid in benefits.

Questions and Answers

What are the advantages of a Preferred Blue Accounts flex debit card?

The flex card reduces the traditional hassles of health FSAs such as filing claim forms, double out-of-pocket expenses and waiting for reimbursement checks. The card may be used wherever MasterCard is accepted for unreimbursed healthcare expenses such as office visit copays, hospital deductibles, prescription copays, vision care services, dental expenses and more.

How do I get the Preferred Blue Accounts flex debit card?

Enroll in the Preferred Blue Health FSA through your employer. You will receive your flex card in the mail at the beginning of the plan year.

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How does my Preferred Blue Accounts flex debit card work?

Your flex card allows you to access the entire amount of your health FSA annual election. You can begin using it right away for eligible expenses. Therefore, you will no longer pay out of pocket, file claims or wait for reimbursement of those expenses.

Does my Preferred Blue Accounts flex debit card have a Personal Identification Number (PIN)?

Yes, in compliance with the “Durbin Amendment” to the Dodd-Frank Wall Street Reform and Consumer Protection Act, you will have a unique PIN associated with your flex card. Your PIN is unique and specific to your card and cannot be modified. To obtain your PIN, visit www.mywealthcareonline.com/PIN or call 1-800-213-7930 to have your PIN mailed to your home address.

When is my PIN used?

When using your flex card at self-service merchant terminals, you may select either the “credit” option or the “debit” option. If you select the “credit” option, you will be required to sign your receipt and no PIN is required. If you select the “debit” option, you will be required to enter your unique PIN associated with your flex card. If you forget your PIN at the time of sale, simply run your transaction as a “credit” and sign your receipt.

Is the PIN the same on all Preferred Blue Accounts flex debit cards connected to a Preferred Blue Account?

No, each flex card has its own unique PIN. The primary account holder has the ability to view all unique PINs associated with the cards connected to a Preferred Blue Account.

What if I owe the provider more than I have available in my health FSA?

The flex card will be declined if ‘swiped’ for MORE than your available balance. Just ask your provider to swipe the card for your available balance and pay the difference out of pocket (with taxed income). You may check your available balance at AlabamaBlue.com, with the **Alabama Blue** mobile app on your smart phone, or by calling 1-800-213-7930.

What happens if my Preferred Blue Accounts flex debit card is lost or stolen?

If your flex card is lost or stolen, report it within 48 hours by contacting Blue Cross and Blue Shield of Alabama online at AlabamaBlue.com, with the **Alabama Blue** mobile app, or by phone at 1-800-213-7930. A replacement card will be mailed to you and a new PIN assigned to the replacement card. Once you receive your replacement card you can obtain your new PIN by visiting www.mywealthcareonline.com/PIN or by calling 1-800-213-7930 to have your PIN mailed to your home address.

May I access my Health FSA without my Preferred Blue Accounts flex debit card?

Yes, if your provider or merchant does not accept MasterCard, or you elected not to use your flex card, simply pay for your expenses and submit a Request for Reimbursement form for the eligible expense. This can be done on our website at AlabamaBlue.com, with the **Alabama Blue** mobile app, or by mail/fax to:

**Blue Cross and Blue Shield of Alabama
Preferred Blue Accounts
P.O. Box 11586
Birmingham, AL 35202-1586
Toll-Free Fax: 1-877-889-3610**

Will I still need to keep my receipts?

Yes, the IRS requires that we validate each flex card transaction. When possible, we will use our claims data to accommodate this requirement. If we do not have the claims data, or if the transaction cannot be validated, you will be required to provide documentation with receipts. Failure to submit the documentation/receipts can result in the expense being labeled as “ineligible.” In this case, you would be obligated to repay the amount to the Plan. It can also result in deactivation of your flex card.

Can I use my Preferred Blue Accounts flex debit card for Dependent Care Account reimbursements?

No, the flex card is not currently offered in conjunction with Dependent Care Accounts.

Where can I find the Terms and Conditions for use of the Preferred Blue Accounts flex debit card?

The Terms and Conditions for use of the flex card are outlined on the cardholder agreement that will accompany your card. By signing and using the flex card, you agree to abide by the rules established. If you would like a copy of the card holder agreement, or have questions regarding the rules, please contact Customer Service at 1-800-213-7930, or visit our website at AlabamaBlue.com.

