



DEBIT CARD

1 ENROLL IN ELIGIBLE BENEFIT PLAN

Your employer offers the Flores Debit card to employees that enroll in an eligible benefit plan. The card will allow you to pay for eligible expenses at participating providers at the time services are rendered, thus eliminating or reducing your out-of-pocket cost at the time of the purchase or service.

2 RECEIVE YOUR DEBIT CARD

Your Flores Debit Card will be mailed upon your enrollment in an eligible benefit plan. No activation is required, but you should review the Cardholder Agreement included in this mailing, and then sign the back of your card.

3 PROPER USE & ACCOUNT MANAGEMENT

You will be able to view and manage your Debit Card account on the Flores participant website, www.flores247.com. You should keep your receipts and invoices for payments made with your Flores Debit Card, as you may be required to provide documentation to Flores to verify the eligibility of certain transactions. If requested, you may submit your documentation to Flores by uploading it to your online account, uploading using the e-Receipt mobile application, or sending it by fax or mail.

Record-keeping Tip:

Most payments will be automatically substantiated at the point of the transaction. Flores will only ask you to provide a copy of your receipts when substantiation is required per IRS guidelines.

Establish a physical location where you will keep all receipts for your Debit Card purchases. Regardless of your position with your company, every employee will be treated the same in regard to IRS plan administration guidelines. No exceptions will be made.

If you are asked to provide a receipt, it must include:

- name of provider or merchant
- description of service or item purchased
- date of service
- your out-of-pocket responsibility

Items such as handwritten explanations, Card transaction receipts or previous balance receipts cannot be used to verify an expense. If you do not have the receipt, you can contact the provider who can usually supply the receipt from their files.

DEBIT CARD SUBSTANTIATION



IS SUBSTANTIATION REQUIRED?

YES

- Co-pay amounts that do not match your company sponsored health insurance plan
- Charges applied against your plan year deductible
- Charges applied against your plan year coinsurance
- Dental charges
- Vision charges

NO

- Co-pay amounts that match your company sponsored health plan
- Prescription charges purchased at a retailer utilizing a FSA inventory control system
- Recurring charges that were previously approved and documented (i.e. orthodontia, chiropractic care)

DEBIT CARD FAQs

FREQUENTLY ASKED QUESTIONS

What expenses are eligible for payment with my Debit Card?

You can use your Flores Debit Card to pay for expenses incurred during your active enrollment period in the current plan year. If a provider or merchant does not accept Debit Cards, you do have the option to file a manual request for reimbursement of your eligible out-of-pocket cost. Please visit www.flores247.com for a guide to allowable expenses. If you terminate employment during the plan year, the card will be turned off at that time. Only expenses incurred while you are an active participant will be considered reimbursable.

How can I use my Debit Card to pay for my eligible out-of-pocket expenses?

Although the Flores Debit Card is a debit card with a cash balance loaded onto it, you should select "credit" as the transaction type, and sign for purchases at authorized merchants. Please keep in mind that the Flores Debit Card will decline if you try to swipe it for an amount greater than your available balance.

How should I send my documentation to Flores?

Many transactions will be auto-approved at the point of sale and will not require further documentation. Flores will notify you by email or a mailed letter if additional information is needed to verify the eligibility of a particular transaction. You may submit your documentation by upload on the participant website, www.flores247.com, using the e-Receipt mobile application, or by fax or mail.

I used my card for an ineligible expense.

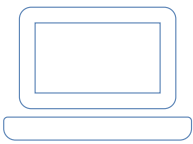
What do I need to do to correct this?

You may send a refund check to Flores for the ineligible amount, which will be credited back to your Debit Card to be used toward other eligible expenses you incur later in the year. You may also submit documentation that verifies you have paid out-of-pocket for an eligible expense, which Flores will use to offset the ineligible amount paid with your Debit Card.

Will I receive a new card each plan year?

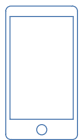
Your Debit Card is valid for five years from its issue date. Do not discard your card prior to its expiration date. At the start of each new plan year, your Debit Card will be reloaded with your new election amount. A new card will be mailed to you when your expiration date is approaching.

HOW DO I OBTAIN MY ACCOUNT DETAILS?



WEBSITE

Visit www.flores247.com and log in using Participant ID or User Name and password



MOBILE WEBSITE

Visit our mobile website at m.flores247.com



PID & PASSWORD ASSISTANCE

Dial 800.840.7684

HOW DO I SUBMIT DOCUMENTS TO FLORES?

ONLINE

Visit www.flores247.com and upload scanned documents securely

MOBILE

Download e-Receipt smartphone app
Available for Apple or Android devices

MAIL

Flores & Associates, LLC
PO Box 31397
Charlotte, NC 28231

FAX

800.726.9982 or 704.335.0818

CUSTOMER SERVICE 1.800.532.3327