

* Please note effective January 1, 2011, under the Patient Protection and Affordable Care Act, over-the-counter drugs and medicines will NOT be eligible for reimbursement under your Flex Plan without a prescription from your physician.

- ✓ **Do** keep your debit card after the end of a plan year. Cards are good for 3 years.
- ✓ **Do** submit a copy of any requested documentation within 15 days of your receipt reminder.
- ✓ **Do** provide PBA a copy of your letter of medical necessity for items typically not eligible under flex.
- ✓ **Do** save all your itemized receipts for each debit card purchase. Even if not requested by PBA, you may be requested to provide a copy of this documentation should the IRS conduct an audit on your flex account.
- ✓ **Do** use your debit card at the provider's office for each co-pay related to the services being rendered.
- ✓ **Do** have your provider or pharmacy swipe your card individually for each co-pay being charged that day.
- ✓ **Do** use your debit card for any services you have no insurance for.
- ✓ **Do** log onto www.pbaclaims.com to check your account balance 24/7, file claims, upload receipts, and review claim history.
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- ✓ **Don't** use your debit card to pre-pay for a service.
- ✓ **Don't** send in your itemized receipts unless you receive a receipt reminder from PBA. Not all items require receipts.
- ✓ **Don't** use your debit card for cosmetic items/services or vitamins.
- ✓ **Don't** send credit card receipts or cancelled checks as debit card substantiation.
- ✓ **Don't** use your debit card at the provider's office for an amount in excess of your co-pay if you elected the rollover option.
- ✓ **Don't** use your debit card at the provider's office for your co-insurance or any estimate of benefit payment if you elected the rollover option (SEE NOTE).
- ✓ **Don't** use your debit card at your doctor's office to pay balance due statements or expenses incurred in a prior plan year.

