



Welcome!

We are excited to bring you the convenience of an eflex Card to make your Health Reimbursement Arrangement Account (HRA) easy to use.

Shortly, you'll receive a plain white envelope with a return address of "Madison, WI." Please watch for it in your mail as it will contain a new eflex Card for your HRA. If you're currently enrolled in the plan and already have an eflex Card, you'll receive your new account balance effective the first date of the new plan year.

Before using the eflex Card, you'll need to read the contract. The IRS has strict rules on debit card purchases. You'll be able to use your eflex Card for expenses applied toward the HRA Plan. Please note that it's critical to use the card appropriately.

To help keep your plan in compliance with the IRS, we'll ask for certain documentation, copies of your insurance explanation of benefits (EOBs), itemized receipts, insurance payment coupons, or cash register receipts. **Please note:** when we do request documentation, it's imperative that you submit it to us on a timely basis to avoid deactivation of your card.

Using the eflex Debit Card

Just swipe the eflex Card like you would any credit/debit card when you make a covered purchase. We'll take care of paying the provider and deducting the money from your HRA balance. Here's how it works:



- The amount you have available in your HRA is the balance on the eflex Card. You may use the eflex Card up to this amount, but never over. You may check your available balance at www.eflexgroup.com. Please keep your eflex Card as it will roll forward each year. There will be an expiration date on the card and when the expiration nears a new card will automatically be ordered to replace the current card.
- We will monitor your eflex Card transactions. When there has been a transaction, we may request documentation (e.g., receipts) either through an email (if we have your email address) or by a mailed letter. If you receive such a request, *you must submit the documentation we request within the required time frame along with a copy of the request.* If we don't receive documentation after two notices, we will deactivate your card. You'll then be required to submit payment to us to cover the amount of the debit transaction that required documentation. We will reactivate your account when we receive the required documentation.
- Your card will not work at an ATM or for other non-medically related charges.
- If you are close to reaching the balance on your eflex Card, it will only allow you to spend the funds remaining in the account. If your purchase exceeds the account balance, you'll need to pay the difference using another means of payment.

- If you decide you don't want to use your eflex Card, you may submit a manual claim for reimbursement either by fax or email at any time during the plan year.

On Line Account Access

With core competencies of Fast Answers, Fast Claims, and Web Self Service, we've made it simple for you to access your account information online 24/7/365. With a simple sign-on, you'll be able to:

- View your account balance and details
- View your claims history
- Submit claims (then fax documentation to us)
- Sign up for Direct Deposit (ACH)

To access your secure account online, visit the employee portal of our Website at www.eflexgroup.com, or type: <https://employee.eflexgroup.com> into your Web browser. You'll then be directed to the account log-in screen.

eflexgroup.com

Login

Username:

Password:

Login

[Forgot Password?](#)

Questions? Contact Customer Care at (608) 243-8277, toll free (877) 933-3539 or customercare@eflexgroup.com.

To create a user name, enter your first initial, last name, and the last four digits of your social security number. For example, John Smith with a SSN of 123-45-6789 would enter "jsmith6789" as his username.

The first time you log into the system, your password will be: eflex4me. You will then be prompted to create a new, unique password before accessing your account.

If you have any questions about your plan, please contact eflexgroup CustomerCare at 877-933-3539 or email us at customercare@eflexgroup.com.

We look forward to serving you.

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