



fast answers | fast payments | web self-service

Next Steps

Welcome to eflex. We're delighted to have you as our customer.

You can start using your eflex account for eligible expenses as of the plan effective date. If you're a new participant and your plan includes the eflex debit card, you'll receive it in the mail shortly. If you have an eflex debit card, you may continue using it until its expiration date—we'll send you a new card before your current one expires. Below are a few tips to help you get the most out of your eflex plan.



Online Account: How to log in

Your secure online account allows you to access important plan information anytime, day or night. Through our employee portal, you can view your account balance, claims history and status, eligible expenses, submit claims, enroll in direct deposit, and more.

1. Go to eflexgroup.com. Choose "login" tab, and then "employees."
2. Enter Username: first initial, last name, last 4 digits of Social Security Number
3. Password: enter "eflex4me." You'll be asked to create a unique, secure password.
4. Enjoy the many conveniences of your online account, 24/7/ 365.



Mobile App: Take us with you

Take us with you, even on the go with our **free** "eflex Benefits" mobile app for Apple and Android devices. View your account information and even file claims and upload receipts using the camera on your smart device. Visit the Apple App store or Android Marketplace and download the eflex Benefits app today.



Debit Card

If your plan includes the eflex debit card, you may use the card for eligible medical expenses covered under your benefits plan. Just swipe the card like you would any credit or debit card at the point-of-purchase and the funds will automatically be pulled from your eflex account.

You cannot use your debit card over the available balance—you'll be required to pay the difference. And be sure to keep receipts from debit card purchases. We may ask for documentation (itemized receipts, Explanation of Benefits (EOBs), etc.) to help keep your plan in compliance with the IRS.

Accessing Your Funds

STEP 1: Determine your plan's reimbursement options—choose whatever method best fits your needs.

FSA | Dependent Care | Transit & Parking

- **Debit Card:** Use your eflex debit card like a credit card when buying eligible items. Funds will automatically be pulled from your account.
- **Online Claim:** Submit a claim online by logging into your secure account at eflexgroup.com or using our free eflex benefits mobile app. You can even upload receipts using the camera on your smart device!
- **Manual Claim:** Complete and send a claim form via email, FAX, or postal mail. Download a claim form at eflexgroup.com/claim. Be sure to include the EOB you get from your health insurance carrier.
- **Recurring Claims:** This can only be used for orthodontia services under your Dependent Care plan. Submit one claims form and get reimbursed automatically throughout the year. Check the "recurring payment" box on your claim form and submit proper documentation (e.g., dependent care contract) for the type of claim you to be a recurring payment.

HSA

- **Debit Card:** Use your eflex debit card like a credit card when buying eligible items at your pharmacy, doctor's office, dentist, etc.
- **Request Distribution:** Log into your secure online account at eflexgroup.com or using our free mobile app.
- **Paper Distribution:** Complete and send a Distribution Request form. Download a form at eflexgroup.com/forms/HSA.

STEP 2: Let us know how you want to receive payment for eligible expenses:

1. **Direct Deposit:** Funds will be placed directly into your account.
2. **Check:** Have a check issued to you or your designated health care provider.



Questions? Let's talk.



Visit
www.eflexgroup.com

Message
customercare@eflexgroup.com

Call
877.933.3539