

Welcome to TexFlex – New Member Reference Guide

As a new member of the TexFlex program, you may have questions about where to submit your claims or how to check your account balance(s). Keep this as a handy reference. Some common questions:

How Can I Use My TexFlex Dollars?

- **Health care account members:** Pay for your out-of-pocket medical, dental, and vision expenses for you, your spouse, and your children.
***New this year:** Children up to age 26 are eligible for TexFlex, regardless of marital status. Review the eligible expenses and a FAQ at: www.ers.state.tx.us/Insurance/TexFlex_FSA/Health_Care_Eligible_Expenses/
- **Day care account members:** Pay for day care expenses for children under 13 or for a qualifying individual. Review the eligible expenses and a FAQ at: www.ers.state.tx.us/Insurance/TexFlex_FSA/Day_Care_Eligible_Expenses/
- Check out more FAQs at: <https://texas.payflex.com/MyDashboard/FAQ.aspx>

How Do I Get Reimbursed?

- You can pay with your TexFlex debit card (if you elected one), or:
 - submit your claim online through the Express Claims feature at the PayFlex website; or
 - fill out a paper form and mail or fax to PayFlex. Paper forms are at: <https://texas.payflex.com/info/resourcecenter/ResourceCenter.aspx>
- You can receive your reimbursement through direct deposit, or get a check in the mail. To sign up for direct deposit:
 - After logging in, select **Financial Center** and click on **Direct Deposit** to fill out the direct deposit form, or download a paper form and fax or mail it to PayFlex: www.payflex.com/forms/texas/Direct%20Deposit%20Authorization.pdf

How Long Can I Use My TexFlex Dollars?

- The first day you can spend your TexFlex dollars is September 1, 2011, and the last day is November 15, 2012. You can submit claims until December 31, 2012.
- **Don't forget:** TexFlex is a use-it-or-lose-it program. Be sure to use all your TexFlex dollars and get your claims in as soon as possible. Check your balance any time at: <https://texas.payflex.com/EmployeeLogin.aspx>

How Does My TexFlex Debit Card Work?

- Your card is ready to use. Swipe it like a credit card (no PIN required) at participating merchants.
- Check to see if your provider and/or merchant accepts the TexFlex debit card at: <http://apps.sig-is.org/SIGISPublicRpts/IIASMerchantList.aspx>
- For day care participants, remember, you can only charge up to the amount available in your account.
- Pay for your TexFlex expenses separately if you use your card at a grocery or pharmacy.
- Keep **all** receipts and Explanation of Benefit (EOB) statements in case PayFlex asks to verify a purchase.
- Use another form of payment if your card doesn't work – then submit your claim online or by mail or fax. Your card may not work because:
 - the provider and/or merchant doesn't accept your card;
 - your expense isn't eligible; or
 - you have an outstanding receipt request.

What if I Retire or Leave State Employment?

- Use any remaining money in your TexFlex account, and continue filing your claims until December 31, 2012. Cut up your PayFlex debit card as it's deactivated on your last day of employment.
- If you've used more health TexFlex dollars than you've contributed, you must pay it back. Review payment options at: www.ers.state.tx.us/Insurance/TexFlex_FSA/Leaving_Employment/

Important Contact Information

Visit the PayFlex website to check your account balance, submit claims, order additional debit cards or get TexFlex forms at <https://texas.payflex.com>. You can find general program information and other TexFlex resources at www.ers.state.tx.us/Employees/Programs/TexFlex/. Post your questions and comments on the ERS Facebook page at www.facebook.com/ersoftexas. If you still have questions, you can call PayFlex or ERS:

<p>PayFlex Customer Service Center (866) 353-9839</p> <ul style="list-style-type: none">Monday – Friday 7 a.m. – 7 p.m. CSTSaturday 9 a.m. – 2 p.m. CST	<p>Call PayFlex for:</p> <ul style="list-style-type: none">Specific account questions and balance informationClaim reimbursement statusTexFlex debit card issues or for additional debit cards
<p>ERS Customer Service Center (512) 867-7711 in Austin or (877) 275-4377</p> <ul style="list-style-type: none">Monday – Friday 7:30 a.m. – 5:30 p.m. CST	<p>Call ERS for:</p> <ul style="list-style-type: none">General TexFlex program informationChanging your contribution amount due to a qualifying life event (like getting married or the birth of a child)Confirming enrollment informationSigning up for a TexFlex debit card

Mail claim forms to:

PayFlex Systems USA, Inc.
P.O. Box 3039
Omaha, NE 68103-3039

Fax claim forms to:

(866) 286-6897

Get Started – TexFlex Check List:

- Register your account** so you can view account information and submit claims at:
<https://texas.payflex.com/EmployeeRegister.aspx>
- Save all receipts and Explanation of Benefit (EOB) statements.** Keep your TexFlex-related receipts in a safe place in case you're asked for documentation.
- Complete the attached Direct Deposit form and mail or fax it to PayFlex – or sign up online** by logging into your account, clicking on the Direct Deposit link, and completing the form.
- Sign up to receive important email updates** about program changes or account status. The new federal health care reform law is changing rules about flexible spending programs, so we recommend you stay connected through:
 - PayFlex eNotify Email Subscription* – important emails from PayFlex about your account status. Register your account first. Then log into your TexFlex account, click on the “My Info” link, and select eNotify.
 - ERS TexFlex Email Subscription* – important emails from ERS about the TexFlex program at:
<http://service.govdelivery.com/service/user.html?code=TXERS>
- Check your account balance throughout the year.** You'll lose whatever you don't use, so it's important you know how much you have left to spend.
- Submit your claims in a timely manner** – don't wait until the end of the plan year.
- Provide documentation if requested from PayFlex as soon as possible (EOBs, itemized statements, etc.)** – don't wait, as your debit card could be deactivated or your payment could be delayed.