



If I don't use all of my benefits will I lose them?

You have until March 15th to incur expenses for the prior year's Healthcare account. Then you have until March 31st to submit claims to be reimbursed from the prior year's balance. Any money left in your account after March 31st will be subject to be forfeited.

Can I increase,decrease, or stop my election?

You can only make changes to your account if you have a Qualifying Event. Please talk to your Human Resources representative for more details.

Does my enrollment roll-over?

If you wish to continue participating the flexible spending plan make sure you to re-enroll during the Open Enrollment in November. You are required to re-enroll, even if you wish to keep the same election amount.

Still Have Questions?

Contact Us

Phone: 800.933.7472

Fax: 512.597.4692

Email: nmflex@cserisa.com

Web: nmflex.com



COMPUSY/ERISA GROUP INC.

13706 Research
Blvd., Ste. 308
Austin, TX 78723



**COMPUSY/ERISA
GROUP INC.**

*Healthcare Debit
Card Q&A*



What is the Flexible Spending Debit Card?

The Flexible Spending Debit Card is a special-purpose MasterCard® card that gives you an easy, automatic way to pay for qualified healthcare /benefit expenses. The Card lets you electronically access the pre-tax amounts set aside in your Flexible Benefit Plan. This card may be used for medically necessary expenses at your doctor's office, hospital, dentist, pharmacy and vision care provider.

Your Flexible Spending Debit Card is activated when it's first swiped, and works like a MasterCard®. The value of your yearly target amount is stored on the card, when you have eligible expenses at a healthcare provider that accepts MasterCard®, simply use your Card. The amount of your eligible purchases will be deducted automatically from your account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

The Card is actually a prepaid Card. But, since there is no "prepaid" selection available, you'll select "Credit." If you can't use the debit card, then you may file a claim for reimbursement.

If you re-enroll in the Flexible Spending benefit, your Prepaid Benefits Card will be loaded with your new annual election amount at the start of each plan year. After three years you will automatically be issued a new card as long as you are still enrolled in the benefits plan. If lost or stolen, call CompuSys/ Erisa Group Inc. as soon as you realize it is missing, so that we can turn off your current card(s) and issue replacement card(s).

You will automatically receive one debit card if you enroll in the Healthcare FSA benefit, you can request a second card for free.

Should I save my receipts?

Always save your itemized receipts for purchases made with the Prepaid Benefits Card. You may be asked to submit receipts to verify that your expenses comply with IRS guidelines just as you would, if you were filing a paper claim. Each receipt or insurance Explanation of Benefits (EOB) must show: the merchant or provider name, the service received, or the item purchased, the date, insurance payment, and the amount of the purchase.

If lost, you may obtain an EOB from your insurance carrier. In addition, the service provider can usually recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, you can send a check or money order to CompuSys/Erisa Group Inc. for the amount so it can be credited back to your benefit account.

What happens if I can't provide the documentation, or if an expense is ineligible?

If your card has been suspended, you will not be able to use your card until you have cleared up all outstanding charges. If you can't substantiate a charge, or if it is ineligible, you can repay the money back to



Your Account Balance

The dollar value on your Card is the annual amount you elected to contribute to your employee benefit account during your annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as you use your card or submit manual claims.

You can use your Social Security Number (SSN) to log on to benefitpaymensystem.com, or your SSN, and your CompuSys/Erisa assigned PIN to log on to your account at nmflex.com to view your account activity and current balance. You can also call CompuSys/Erisa Group Inc. to obtain your current balance. You should always know your account balance before you make a purchase with the Card.