



Blue Cross and Blue Shield of Alabama is pleased to offer as an option to the administration of Health Flexible Spending Accounts (FSAs), the **Preferred Blue Accounts flex debit card**.

The flex card is not just another credit card. It is a card that provides instant access to the pre-tax funds available in your Health FSA.

The flex card may be used at authorized merchants and healthcare providers that accept MasterCard® for

eligible products or services that are reimbursable under your Health FSA.

Rather than paying out of pocket and waiting for reimbursement, you will now be able to use the card to pay for qualified expenses. The flex card will pay the provider or merchant directly from your Health FSA using the MasterCard network.

Accounts

Here's how it works:

1. Enroll in a Health FSA during open enrollment.
2. Your flex card will be mailed to you at the beginning of the plan year. It is not necessary to activate the card before using it - it is automatically activated the first time you have a card transaction.
3. When you incur an eligible expense (such as an office visit copay or vision care expense) at a qualified merchant, select the "debit" option, you will be required to enter your unique Personal Identification Number (PIN) associated with your flex card. To obtain your PIN, visit www.mywealthcareonline.com/PIN or call 1-800-213-7930 to have your PIN mailed to your home address.

The flex card is intended for, and restricted to, use for eligible services and/or purchases associated with a Health FSA as governed by the Internal Revenue Service in conjunction with Flexible Spending Accounts and all federal and state laws relative to those accounts.

Take advantage of this benefit and enjoy easy access to your Health FSA!

The Choice is Yours

Blue Cross understands that everyone may not want to use the flex card. For this reason, you have the option to use the card or the traditional administration method. Under the traditional administration method, if your health or dental insurance is with Blue Cross and Blue Shield of Alabama, your out-of-pocket expenses can automatically apply to your Health FSA. To choose the traditional administration method, please contact Customer Service at 1-800-213-7930.



Frequently asked questions on back

How does my Preferred Blue Accounts flex debit card work?