

## Quick Reference Guide

### PayFlex Auto Pay

If you're enrolled in a PayFlex spending or savings account, you may have Auto Pay. This process automatically deducts your eligible health care expenses from your PayFlex spending or savings account after your insurance company processes your claim. If you have direct deposit, we'll deposit the amount into your personal bank account. Otherwise, we'll mail you a check.

#### How does it work?

1. Visit your health care provider (doctor's office, pharmacy, etc.).
2. Your health care provider sends in the claim to your insurance company.
3. Your insurance company pays the amount your plan covers.
4. Your insurance company lets PayFlex know how much you have to pay.
5. PayFlex will process the claim. If you linked a bank account, we'll deposit the payment into your bank account. If not, we'll mail you a check.

If you have eligible expenses that don't go through insurance and have funds in your PayFlex spending or savings account, you can:

- File a claim online to send payment to your health care provider directly from your PayFlex spending or savings account.
- Pay for an eligible expense with cash, check or personal credit card. Then file a claim to pay yourself back. You can do this online through the PayFlex Mobile® app, or fax/mail a claim form with your supporting documents.

#### Get started

- Go to [payflex.com](https://payflex.com).
- Click Sign In, located at the top right corner.
- If you're a new user, click Create Your Profile and complete the required fields. Be sure to have your PayFlexCard® nearby. You'll be asked to enter part of your card number to help verify your identity.

#### How do I set up direct deposit?

You can set up direct deposit by linking a bank account online. Log in to your PayFlex member website and click **Account Settings** at the top of the page. On the left side, select **Bank accounts** to get started.

#### Opting in or out of Auto Pay

Generally, your PayFlex spending or savings account is automatically set up with Auto Pay. However, you may have the option to opt out of Auto Pay online.

- Log in to the PayFlex member website and click on **Health Plan Claims**.
- From the drop-down menu, select **View Health Plan Activity Options**.
- Review and update your Auto Pay settings. Then click **Save**.

**Note:** The amount due provided by your insurance carrier is reported to us by the insurance carrier. Any adjustments to this amount may result in overpayments or underpayments. You may have to work directly with your provider or insurance carrier to make any necessary adjustments. If a refund check is sent to you by your provider, what you do with those funds may have tax consequences. For recordkeeping purposes or in case of an IRS audit, save all your receipts, invoices, Explanation of Benefits (EOBs), statements, etc. related to your qualified medical expenses.

## Questions?

Log in to your PayFlex member website and click **Contact Us** under **Help & Support**. Here you can also **Live Chat** with us.

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