



The MBI Flex Convenience Card at a Glance

Your flexible benefits debit card allows you to pay for eligible health care expenses using your medical spending account, without having to wait for reimbursement. **However, in order to meet IRS guidelines, proper documentation of expenses is still required.** You will receive written notices either through the mail or via email from Allegiance requesting the documentation necessary for claim substantiation.

► Documentation of card usage you should keep ◀

- All pages of insurance Explanation of Benefit (EOB) statements.
- Itemized statements for health care expenses not submitted to your health plan.
- Cash register receipts clearly indicating the date and type of service/product.
- Pharmacy printout showing type of prescription, cost, and date.

If requested documentation is not provided to Allegiance in a timely manner, a second request will be sent. If there is no reply to the second request, your card privileges will be suspended until the outstanding documentation is received.

The card privileges will also be suspended if:

- The card is used for non-qualifying expenses.
- The card is used for an amount greater than your remaining balance.
- Your participation in the plan has terminated.

In order to reactivate card privileges, you must:

- Submit requested documentation, or;
- Submit documentation of other eligible expenses that may offset ineligible debit card transactions, or;
- Repay the plan.

Debit Card Users TipIf the service is covered by insurance, do not use the card at the time of service unless for standard, even dollar amount co-pays. Once you receive the Explanation of Benefits (EOB) you may use the card to pay the balance if you do so within the same plan year that the expense was incurred.***

Debit Card Users TipIf you're not sure if an expense is eligible for reimbursement, and you can't call Allegiance to find out before you buy it, don't use the debit card to pay. Submitting a paper claim for reimbursement will be easier than repaying your account for an ineligible transaction!***

Lost or stolen cards should be reported at www.abpmtpa.com or at 1-877-424-3570.