Welcome to the Aflac Now Card®

Let us show you what your flexible spending account (FSA) can do for you now with the Aflac Now Card! Did you know that your FSA dollars are now at your fingertips? Your FSA will still operate the same way it did in the past, but now with the convenience of a pre-loaded card.

The Aflac Now Card is an electronic method for accessing your medical FSA benefits.

- It looks like a credit card and can be reused for up to three years. It is reloadable each year with your election; no new card is issued unless it is lost, stolen, or expired.
- It works like a credit card, requires no PIN, and is activated upon first use.
- Benefits are deducted from your FSA account immediately at the point of sale or at the time of service.
- It can be used to pay for eligible medical, dental, prescription, or over-the-counter expenses.
- You get 24-hour access to the card Web site at www.benefitspaymentsystem.com to obtain your balance for the current benefit year.

The card does not eliminate the need for receipt substantiation. IRS regulations require that you retain documentation to substantiate expenses. If you need to provide receipts for after-the-fact review, you will be notified by mail.

The simple, smart, and cashless way to access your FSA benefits
Quick Tip 1 – How Your Aflac Now Card® Works

With your Aflac Now Card, transactions will be processed immediately at the point of sale or at the time of service, and you will not be asked to provide a receipt. This will happen when a transaction matches a copay amount to one supplied by your employer or when the merchant uses the inventory information approval system (IIAS). This system will automatically adjudicate the transaction at the point of sale based upon the eligible FSA information contained in the merchant’s system. When transactions are not automatically approved, you will be required to provide substantiation. A letter will be sent to you if additional information is required.

Quick Tip 2 – Save Your Receipts

While having the Aflac Now Card is an alternative to flexible spending account reimbursement, it does not eliminate the IRS requirement for claim substantiation. For some card transactions, you may be required to provide substantiation for after-the-fact review. Therefore, keep all receipts and documentation related to your Aflac Now Card transactions.

Quick Tip 3 – Submitting Substantiation

Complete a claim form or locate the letter requesting additional information. Then attach a legible receipt(s) or an Explanation of Benefits showing:

- The patient’s name,
- The service provider’s name,
- A description of the service or a list of items purchased,
- The charge(s) for each service or item, and
- The date(s) of service.

Note: Credit card receipts typically do not have all information required. This may result in the denial of your transaction if no other form of acceptable substantiation is provided.

Use discretion when faxing your documentation to Benefit Services to prevent any inappropriate use or disclosure.

Possible misuse of the card can result in temporary deactivation of the card:
- Not providing substantiation when requested
- Purchasing ineligible OTC products/paying for ineligible nonmedical services
- Paying the balance on an account or bill received for service dates outside the current plan year

Inquiries, Claim Form, or Direct Deposit Form
1.877.353.9487 or aflac.com

Fax Number for Claim Forms/Aflac Now Card Receipts
1.877.353.9256

Information on Your Aflac Now Card Account
www.benefitspaymentsystem.com

American Family Life Assurance Company of Columbus (Aflac)