



The Smart Way to Pay for the Things You Need!

When enrolling in *Island Flex*, you may choose to receive your own *Island Flex* debit card that makes using your flex dollars for medical expenses easier than ever. As long as the merchant or service provider accepts MasterCard credit cards, there's no need to pay cash up front and then wait for reimbursement.

Here's how it works...

1. Enroll in the *Island Flex* medical spending account plan, specify your annual contribution amount and opt for the debit card.
2. You will receive your *Island Flex* debit card in the mail that may be used to pay for eligible medical expenses.
3. Your debit card will be loaded with the entire annual contribution amount at the beginning of the plan year for you to start spending.
4. Use your card at **doctor offices, hospitals, dentist offices, optical centers, pharmacies** and other healthcare providers.

Sample of approved stores



The Island Flex debit card is the convenient way of spending your flex dollars.

****Although you won't be required to submit receipts to National Benefit Services (NBS) for purchases at approved stores, you are required to keep all receipts for purchases.*

Frequently Asked Questions

Q) What is the purpose of the debit card?

A) The MasterCard debit card is set up to allow you to pay for eligible out-of-pocket medical, dental, vision and pharmacy expenses directly out of your *Island Flex* account without having to submit receipts and wait for reimbursement.

Q) How does the debit card work?

A) When you sign up for the debit card, your card will be programmed with the full amount you designated for the entire plan year. For example, if your annual contribution is \$2,400 for the plan year, your card will be loaded with \$2,400 on the first day of the plan year.

Present your card as payment for eligible goods and services at qualified locations, such as physician and dental offices, optical centers, pharmacies, etc. Simply swipe your card through the credit card machine and select "credit." There is no PIN number for you to memorize.

Q) When will I get my debit card?

A) Employees who sign up for Island Flex during the open enrollment period and elect the debit card should receive their debit cards before the plan year begins on July 1st. Employees enrolling in the middle of the plan year (i.e. new hires) should receive their card shortly after their first payroll deduction.

Q) How do I order a card for my spouse and/or dependent?

A) Upon enrollment, you will be issued one debit card in your name. To order additional cards for your spouse or eligible dependents visit <http://my.nbsbenefits.com>. There is no charge for additional or replacement cards.

Q) If I don't enroll for a card now, can I request a card in the middle of the plan year?

A) Yes, simply contact National Benefit Services (NBS) at 808-465-2284 or email them at service@nbsbenefits.com. Cards are usually delivered in 10 to 14 days in a plain white envelope.

Q) When can I begin using my debit card?

A) You may begin using your debit card for eligible expenses beginning on the first day of your plan coverage.

Q) Do I need to submit my receipts?

A) You do not need to submit your receipts on every purchase, but in certain instances NBS will request receipts or statements to adjudicate your expenses. However, you should keep all of your receipts for audit and personal tax purposes.

Q) Can I use the debit card for online purchases of prescription drugs?

A) Yes, you may use the card for online purchases of prescription drugs.

Q) What if the purchase is greater than the balance on my card?

A) If you try to use your debit card for an amount greater than the balance on the card, the transaction will be denied. You can only use your card up to the available balance.

Q) How do I find out the balance left on the card?

A) It is easy to check your account balance through the NBS mobile app. You can also go online to <http://my.nbsbenefits.com> and click on account access, or call NBS' 24-hour account balance system at 808-465-2284.

Q) What happens if the service provider does not accept MasterCard?

A) You will still have the option to submit manual claims via the online portal, email, fax, mail, or simply taking a picture of the receipt with your phone to upload via the NBS mobile app.

Q) Will I get a new card every year?

A) No, you will not receive a new card every year, as your card will be valid for three (3) years. However, before your card expires, NBS will mail you a new card for you and your spouse/dependents, if applicable.

Q) If I have a balance in my account after the plan year (i.e. June 30), can I still use my card to pay for services performed in that prior year?

A) No, you will need to file manual claims to NBS for reimbursement for those services. You may not use your card in one plan year for services rendered in another plan year.

Q) What happens if my card is lost or stolen?

A) Lost or stolen cards should be reported to NBS immediately. There is no charge for additional or replacement cards. Replacement cards can be ordered through the NBS mobile app or by calling 808-465-2284.