



# Benefits Debit Card

## Using Your Benefits Debit Card

### How It Works

The Benefits Debit Card allows you to pay for eligible medical expenses with your card instead of paying out of pocket. Although payment will come directly from your Healthcare Flexible Spending Account (also known as a Healthcare FSA or HCFSAs), you must save all receipts\*, as proof of the eligibility of the expense is required by the Internal Revenue Code (IRC) regulations.

### Snap. Submit. And Go!

When using your Benefits Debit Card to pay for an eligible expense, you may need to retain documentation to prove the eligibility of the expense. The AFmobile® app makes this easy.

- **Snap** a photo of the itemized receipt\* with your phone.
- **Submit** the photo of the itemized receipts within the app when you receive notification that a receipt is needed to verify your expense.
- **Go!** After submitting your verification and it being reviewed, you will be able to view the status of your reimbursement within the app.

\*The Internal Revenue Code (IRC) requires proof of the eligible expenses using itemized receipts or other documentation showing the date of service, person for whom service was provided and description of the expense. Depending on the type of expense, documentation may come in the form of third party itemized statements or Explanation of Benefits.

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### Important Tips When Using Your Benefits Debit Card

- **Save all receipts!** Card transactions will require verification.
- Upload required receipts to your account using our mobile app, AFmobile®, or at [americanfidelity.com](http://americanfidelity.com).
- The card is for medical expenses only. Dependent Care Account expenses are not eligible.
- The card may not be used for over-the-counter drugs or medicines. You will need to file a manual claim for these types of expenses. A doctor's prescription is required for reimbursement of these expenses.

### Create an Account

We offer two ways for you to access your personal account, online or through our mobile app.

- **MOBILE APP:** Download our mobile app, AFmobile, in the Apple App Store or Google Play Store.
- **ONLINE:** Create an account at [americanfidelity.com](http://americanfidelity.com).

To create an account, you'll need to register with your email address and Social Security Number.

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