



RepayMe/SmartFlex™ Frequently Asked Questions

1. **Who is RepayMe?**

RepayMe, a division of BenSoft, Inc., is an Application Service Provider (ASP). RepayMe has developed a system that operates on the SmartFlex platform and facilitates the administration of Spending Accounts. Thanks to its efficient design and ease of use, both plan sponsors and participants can enjoy the benefits of a Flexible Spending Account without the hassles frequently associated with manual claims.

2. **Who is SmartFlex?**

SmartFlex, a division of Motivano Inc., offers one of the few real-time card-based electronic flexible spending account adjudication systems in the US, covering healthcare, dependent care, transit and parking, all on one card. The SmartFlex smart card technology debits the appropriate account, checks real-time balances and prevents inappropriate use.

3. **How does the debit card work?**

A participant uses the SmartFlex debit card very similar to the way one would use a credit card **except** it will only be honored by eligible providers. The card will be denied if the Merchant Category Code (MCC) is not an approved code. Also, the “Smart Card” knows which accounts a participant has elected and the current balance of each account.

4. **What if a provider does not accept the SmartFlex card?**

Manual (paper) claims are always possible. The participant simply completes a claim form, attaches the necessary receipts and sends it to Employee Benefit Solutions of NY (EBS). Paper claims are normally processed in less than 5 business days.

5. What expenses are eligible?

Depending on which accounts a participant elects, a wide range of non-cosmetic medical and dental expenses, dependent day care expenses and qualified transportation expenses are covered. Contact EBS for a detailed listing of eligible expenses.

6. When and what kind of substantiation is required with the SmartFlex Card?

Substantiation such as a copy of the receipt or bill will be requested when a charge cannot be adjudicated automatically. This occurs when the amount does not match the copay or if the total claim exceeds a specified limit.

7. How is the account funded?

Money that is deducted from participants paychecks is transferred into a special bank account that has been established specifically for your group Flexible Spending Account. This account must maintain a minimum balance equal to a two-week deposit.

8. What happens if an ineligible item is purchased with the debit card?

If a charge is found to be ineligible, the participant is given ample opportunity to pay the funds back before the card is turned off.

9. What happens if a card is lost or stolen?

If a SmartFlex Card is lost or stolen, EBS should be notified immediately. The card will be turned off and a new card will be issued. The new card will arrive at the participant's home within 7-10 days from the time EBS is notified. There is a \$5.00 charge for replacement cards.