

## mySource MasterCards

Enjoy saving money with less hassle when purchasing goods & services at qualified locations such as hospitals, doctors' offices, dental offices, vision services and pharmacies by using the debit card from YourFlex

Employees who save money by joining YourFlex to pay medical expenses may have the option at some firms of signing up for a mySource debit card.

The special-use MasterCard allows qualified YourFlex participants to make medical-related payments directly from their YourFlex accounts rather than paying first, then waiting to be reimbursed. It can reduce paperwork and make recordkeeping easier.

You can have a mySource card for you and your spouse.

Many health care firms and retailers participate in what is called an "inventory information approval system" (IIAS) to make these debit cards even more convenient. Using the mySource card at an IIAS merchant can reduce paperwork. A link to an up-to-date list of IIAS area merchants can be found at [YourFlex.com/debitcard.html](http://YourFlex.com/debitcard.html).

Your current account balance and all activity on your mySource debit cards will be posted in your account that you can access via [YourFlex.com](http://YourFlex.com).

- Keep all your receipts. You may need the receipts to verify expense eligibility.
- The card is not valid at all merchants.
- This card can be used for payment up to the amount available in your YourFlex account. Transactions over the amount available are denied.
- Access to your account status and details is available 24/7 at [YourFlex.com](http://YourFlex.com).

The mySource debit cards are easy to use, *but* you have to follow a few rules:

***It's unique-*** Card use is restricted to merchants that normally provide medical services or products such as physicians, dentists, hospitals, vision-care offices and certain purchases at pharmacies and discount stores. This MasterCard cannot be used as a normal credit card. It also cannot be used for foreign transactions.



***Good, getting better-*** Every time the card is used you will get an automatic update on your account via email. This payment system continues to require less paperwork. For example, documentation is no longer required if a debit equals a co-pay on your medical plan. When receipts from the purchase are required you must submit receipts and forms to YourFlex within six weeks.

### ***Email Notifications***

- **Initial Notice:** Sent at time of transaction. No action required at that time.
- **Action Email:** Second notice sent to inform you if any further information is required.
- **Reminder Email:** Sent 3 weeks after initial notice to remind you to send in the requested information.
- **Final Notice:** Sent if the requested information is not received by YourFlex. Your card will be suspended until further notice.

***Debit or credit?-*** Say "credit." Although mySource is a debit card, it is treated like a credit card at merchant or provider terminals because it does not require a PIN number before approving a transaction. In addition, there is a per-day maximum of \$5,000.

Note: Traditional claim forms are still welcomed. You are not required to use this card for all qualified medical-related payments.

### ***About the author of The YourFlex Guidebook***

Linda A. Meyerhoffer, CPA, is president of Benefit Solutions, Inc. After working successfully for several years as a Certified Public Accountant with large corporations and small businesses, as well as individuals, she founded Benefit Solutions in 1998. Meyerhoffer is now in demand as an expert employee benefit advisor to firms and individuals across the U.S.