



## Flexible Spending Account (FSA) Questions and Answers

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### McGriff Flexible Benefit Services Contact Information

**Customer Service Center:**

Phone: 1-800-768-4873 or 1-800-930-2441

(8am – 8pm ET, Monday - Friday)

Fax: 1-252-293-9048 or 1-252-293-9049

**Support E-mail Groups:**

General Questions – [flexinquiry@mcgriffinsurance.com](mailto:flexinquiry@mcgriffinsurance.com)

Claims Submissions – [flexclaims@mcgriffinsurance.com](mailto:flexclaims@mcgriffinsurance.com)

Debit Card Substantiation – [flexcard@mcgriffinsurance.com](mailto:flexcard@mcgriffinsurance.com)

**Mailing Address:**

McGriff Flexible Benefit Services

PO Box 6400

Greenville, SC 29606

**McGriff Consumer Portal:**

<http://www.mcgriffinsurance.com/flex>

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### Getting Started and Activating Your Benefit Access Visa® Debit Card

The Employee portal is designed to be convenient and easy to use. To log onto the Employee Portal:

- Go to: <http://www.mcgriffinsurance.com/flex>
- Select 'Log In'.
- When visiting our website for the first time, your username is your last name followed by the last four digits of your social security number (smith1234).
- Your password is the five digit zip code of your mailing address.
- You will then be required to answer security questions and update your password.
- Choose Login.

How do I activate my benefit access card and set up a PIN?

Call the phone number that is attached to the sticker on your benefit access card and follow the instructions. You may create a PIN when you activate your benefit access card. You can use both Cards once the first Card is activated. If you set up a PIN, that PIN number will be used for both cards – you do not need to activate both.

### Using your Benefit Access Visa® Debit Card

What dollar amount is on the Benefit Access Visa® Debit Card when it is activated?

For Health Care FSAs, the dollar value on the Card will be the annual amount that you have elected to contribute to your respective employee benefit account(s) during your annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as you use your Card or submit manual claims. Some other types of accounts, like Dependent Daycare are funded incrementally at each pay period, so it is especially important to be aware of account balances in order to avoid Card declines at the point of service.

If asked, should I select "Debit" or "Credit"?

The Benefit Access Visa® Debit Card is actually a prepaid card. You have the option to create a PIN when activating your card through the automated system. If you've selected a PIN you will want to choose "Debit" and

enter your PIN with the merchant. If you did not select a PIN you will want to choose "Credit" with the merchant and sign for your transaction.

How do I report a Debit Card missing and/or request a new card?

When you are logged onto the Employee Portal,

- From the Home Page, under the Profile tab, click Debit Cards on the drop-down menu.
- Under the Actions column on the Debit Cards form, click Report Lost/Stolen or Order Replacement and follow instructions.
- Please note that a \$5.00 fee will be deducted from your account for the replacement debit cards.

What are some reasons that the Benefit Access Visa® Debit Card might not work?

The most common reasons why a Card may be declined at the point of sale are:

- The Card has not been activated.
- You have insufficient funds in your employee benefit account to cover the expense.
- Non-qualified expenses have been included at the point-of-sale. (Retry the transaction with the qualified expense only.)
- The merchant is encountering problems with their cash register or card terminal.
- The discount store, department store, pharmacy or supermarket cannot identify FSA-eligible items at checkout according to IRS rules.

What if I fail to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with the Benefit Access Visa® Debit Card, then the Card may be suspended until receipts are received. If the expense is determined to be ineligible, you may be required to repay the amount charged. We will advise you that the Card has been suspended, if a receipt is not received. Submitting a receipt or repaying the amount in question will allow the Card to become active again.

How do I know how much is in my account?

You can view your account activity and current balance by visiting [www.mcgriffinsurance.com/flex](http://www.mcgriffinsurance.com/flex). Once in the site, you can also download our Mobile App by going to *Tools and Support*. The Mobile App is a quick and easy way to find the balance on your account. You can also call us at the phone number on the back of the Card to obtain your current balance. You should always know your account balance before making a purchase with the Card.

**Do I have to use my Benefit Access Visa® Debit Card to be reimbursed?**

You do not need to use the Card in order to access your benefit. You may file a manual claim; use your benefit access card, or a combination of both.

How do I file a manual claim?

- Filing a manual claim is easy and can be done on the Employee Portal by completing the online claim form and uploading the documentation. You may also submit a claim directly from our Mobile App.
- You can also complete a manual claim form, attach the documentation, and submit to SHDR.

If I file a manual claim, how do I get my Reimbursement Money faster?

The fastest way to get your money is to sign up for direct deposit to your personal checking account. This can be done through the Employee Portal or by completing a Direct Deposit Form and returning to McGriff Flexible Benefit Services.

**End of Year Deadlines or Termination of Employment**

*Please view the deadlines posted on the Employee Portal or refer to the Summary Plan Description (SPD) for year end and termination deadlines.*