

Flexible Benefit Plans

How the Flex Benefits Card Works

Using the Benefits Card

Your Flex Benefits Card is provided to you by your Employer as an additional benefit to your Flexible Benefit Plan. It allows direct access your Flexible Benefit Plan pre-tax funds with the swipe of a card! Use the Flex Benefits Card to pay for eligible products and services at qualified locations. Locations include Hospitals, Physician Offices, Dental Offices, Vision Service Locations, and Pharmacies.

- If you are new to your company's Flexible Benefit Plan, you will receive a Flex Benefits Card 7 to 10 days after your enrollment is processed
- If you are re-enrolling in the Plan, your existing card will be credited with your new Medical Care Reimbursement Plan annual election. You will receive a new card prior to the expiration date printed on your benefits card
- The benefits card is activated upon the first swipe of the card
- Choose "credit" if asked if card is credit or debit – no PIN is required
- You may access account/balance information, view denied transactions or report lost or stolen cards at www.goigoe.com
- A valid email address is required at the time of enrollment in the plan; please remember to keep your email address updated – log on to www.goigoe.com to update your email address

Proof of Payment and Ineligible Expenses

- The Flex Benefits Card may only be used for eligible expenses at MasterCard acceptance locations. A list of eligible expenses and service providers can be found on our website, www.goigoe.com
 - Please keep all receipts for your records, you may be asked to provide receipts for certain expenses (*Please do not submit a Reimbursement Request Form when sending in receipts.*)
 - If a receipt is requested, you will have 21 days to supply it to Igoe. If no receipt is received within this time frame your Benefits Card remains active but your transaction will be deemed ineligible. Your transaction may also be deemed ineligible if it falls outside of the FSA Plan Year or if it was for payment of a non-FSA eligible item
 - Ineligible transactions must be repaid back to the Plan. To do so, please contact your employer to make arrangements.
 - The IRS requires that all purchases with the Benefits Card be verified either automatically at the place of purchase or with receipts after the purchase is made. Igoe will only request receipts for expenses that are not automatically approved at the point of purchase
- In the event that your Service Provider does not accept the Benefits Card you may submit a Reimbursement Request Form to Igoe along with proper documentation via email, electronic upload, fax or mail.