The PayFlex Card®
Spending made simple

Instant access to your money
The PayFlex Card makes it easy for you to spend the money in your tax-advantaged account. When you use this debit card, it uses the money in your account to pay for eligible health care expenses.

Frequently asked questions

How does the card work?
Your PayFlex Card may be used to pay for eligible health care products and services. When you receive your card, follow the activation instructions.

To use your card, simply swipe and select either “debit” or “credit.” However, some merchants may ask you to select “debit.” This means you will need to enter a personal identification number (PIN) to complete the transaction. To get a PIN, call Card Services at 1-888-999-0121. A PIN can be created at any time. If you order a card for your spouse or dependent, they will use the same PIN you use.

After you swipe the card, our system automatically confirms whether you have enough funds to pay for the expense. If you have funds available, your expense will be taken out of your account. You can view all of your card transactions online.

Where can I use the card?
You can use your card at qualified merchants where MasterCard® is accepted. This includes doctor and dental offices, hospitals, pharmacies (including mail-order prescriptions), and hearing and vision care centers. You may also use your card at some discount and grocery stores. These stores must have a system that can process health care cards.

What can I pay for with my card?
You can use the card to pay for eligible expenses allowed under your plan. These generally include copays, prescriptions, vision and hearing products, and much more. To view a list of common eligible expenses, visit cornell.payflexdirect.com. The list of eligible expense items is found in My Resources under Planning Tools.

If you are an Aetna member, log in to your Aetna Navigator® secure member website at www.aetnanavigator.com. Click on Access Your Account to get to the PayFlex® website. The list of eligible expense items is found in My Resources under Planning Tools.

What if I don’t use my card to pay for an expense?
If you pay for an eligible expense with cash, check or a personal credit card, you can request reimbursement online or through the PayFlex Mobile™ app. If you have an FSA, you can also fill out a paper claim form and fax or mail it to PayFlex.

Note: You must include supporting documentation when you submit your claim. This only applies to FSAs.

Can I use my card for prescriptions and over-the-counter (OTC) expenses?
You may use your PayFlex Card at most retail or online locations to pay for prescriptions and certain OTC items. Such OTC items include bandages, contact lens solution, first aid kits, hot and cold packs, and thermometers. You cannot use the card to pay for OTC drugs and medicine such as pain relievers, cold and flu remedies, or allergy and sinus products.

To get reimbursed for OTC drugs and medicines, you’ll need a written prescription from your doctor. After you get the prescription, you must pay for the OTC drug or medicine with cash, check or personal credit card. Then submit a request for reimbursement. Be sure to include the receipt and written prescription when you submit your claim for reimbursement from an FSA.
Quick tips

Spending made simple for the family — If you are a new member, you will automatically receive one card. You can order a card online for your spouse or dependent at no cost.

Save your receipts — If you receive a Request for Documentation letter or see an alert message on your account, this means we need documentation for a card purchase. Note: This does not apply to HSAs, however you should still save your receipts.

Access your account balance — Log in to your PayFlex account at cornell.payflexdirect.com. Aetna members log in to Aetna Navigator. You can view your available balance on My Dashboard.

Check your card’s expiration date — Your card is valid for five years, as long as you are an active member. Before your card expires, you will receive a new card in the mail.

Replace lost or stolen cards — Please call us right away at 1-888-678-7821 to report a lost or stolen card.

IMPORTANT: Request for Documentation alerts and letters

There may be times that we need documentation from you for your card transactions. If we do need documentation, we will post an alert message online or send you a Request for Documentation letter. We do this when we need to verify that you used your card to pay for an eligible item or service.

To stay up to date on your card transactions, we encourage you to sign up to receive debit card notifications through e-mail, web alert or both. Log in to the PayFlex site and click on My Settings. Then click on Notifications/Email Address and select the notifications you wish to receive. Be sure to sign up for the Debit Card Substantiation Notification. This e-mail notification will let you know when we need documentation from you.

Note: If you have a health savings account with PayFlex, you will not be asked to provide documentation for your card transactions. We recommend that you keep all your receipts in case of a tax audit.

How to respond to a Request for Documentation alert or letter

If we need more information on a debit card purchase, you have three options.

1. **Send us the Explanation of Benefits (EOB) or itemized receipt** for the card payment. You can upload to the PayFlex site as a PDF file, send through the PayFlex Mobile app, or fax or mail it to us.

2. **Substitute another expense for the one in question.**
   Upload, fax or mail the EOB or itemized receipt for another eligible item or service. You must have incurred this expense in the same plan year. (Note: This option is only available if you have not been reimbursed for the item or service. And if you haven’t already paid for it with your PayFlex Card.)

3. **Pay back your account** for the amount in question. Send a personal check or money order directly to PayFlex.

Note: If you do not respond to the request, your card will be suspended until you either send in the requested documentation or pay back the account. If your card is suspended, you can still pay for eligible expenses with another form of payment. You will then need to submit a claim for reimbursement. Once you send in the appropriate documentation or repay your account, your card will be active again. If you do not provide the necessary documentation or repay your account by the end of the year, you might also owe taxes on the amount in question.

*If you choose to fax or mail documentation, include a copy of your Request for Documentation letter.

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. (PayFlex), an affiliate of Aetna Life Insurance Company (Aetna). PayFlex’s robust account tools, accessible through your Aetna Navigator secure member website, make it easy for you to manage your tax-advantaged accounts.

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