

FIRST FINANCIAL ADMINISTRATORS, INC. is pleased to introduce the SmartFlex™ Card

Our new Debit Card for Employee Benefits is now available for Medical Reimbursement Flexible Spending Accounts. Only one card is issued per account. If card is lost or stolen, replacement cost is \$5.00 and will be deducted from account balance. Claims can also be submitted directly for reimbursement.

You will be required to submit a receipt validating most transactions. Copies can either be mailed to First Financial Administrators, Inc. (P.O. Box 670329 Houston, TX 77267-0329) or faxed to (800) 298-7785.

Where to use your SmartFlex Card™

For eligible unreimbursed medical expenses:



- Pharmacies, always use your debit card at the pharmacy counter only!
- In-Store Pharmacies – If “merchant code” is programmed “pharmacy,” the expense will be authorized. However, if the VISA transaction code is programmed “grocery/retail,” THE TRANSACTION WILL BE DENIED! THE DEBIT CARD WILL NOT WORK AND THE EXPENSE WILL BE DECLINED IN MOST GROCERY STORE PHARMACIES!
- Physician Offices
- Specialist Physician Offices
- Dental Offices
- Vision Care Providers
- Medical Facilities
- Medical Clinics
- Hospitals, including Emergency Rooms

First Financial Administrators, Inc. can provide you with a list of eligible expenses associated with your Medical Reimbursement Flexible Spending Account. **This card is a signature debit card and does not require a PIN for use. Transactions must always be submitted as “credit.”**

Participants can check SmartFlex™ card balance online at www.smartflex.com. Click “Member Sign In” and enter your Social Security number. Use the password as indicated in the instructions. If you need assistance, please call our Flex Department at (866) 853-3539.

**For more information please contact
First Financial Administrators, Inc. at (866) 853-FLEX (3539)**

Due to processing, debit card may take 4 to 6 weeks to be issued.