NCFlex Convenience Card

Use the NCFlex Convenience Card to pay for eligible HCFSA and DDCFSA expenses.

Employees who enroll in the HCFSA or DDCFSA will automatically receive the NCFlex Convenience Card at no cost. If an employee is currently enrolled in the HCFSA and wants to re-enroll in the following plan year, his/her current NCFlex Convenience Card will automatically be loaded with the amount he/she elects for the next plan year. For the DDCFSA, the card will be loaded with the employee's plan contributions as payroll deductions occur.

If an employee is new to the plan and this is the first time they receive a card, the card will automatically be activated upon first use.

How It Works

The NCFlex Convenience Card automatically checks the employee's account for available funds. Anytime an employee incurs an eligible HCFSA or DDCFSA expense with a vendor that accepts credit cards, he/she can swipe the NCFlex Convenience Card at the point-of-service and the expense will be deducted from the employee's account. **Note: DDCFSA elections are available on the card as payroll deductions occur.**

In some situations, the employee may have to pay out of pocket for eligible expenses and submit a claim to P&A Group when there are not enough DDCFSA funds available on the card. Employees can check their account balance at anytime by logging into their P&A account at **ncflex.padmin.com** or by calling the number on the card.

- As a reminder, the IRS may require P&A to obtain a receipt or documentation to process certain convenience card transactions and to ensure the card is being used for eligible expenses only. Employees may be asked to provide additional documentation of a purchase, so they need to keep their receipts.
- **If an employee does not submit requested receipts/ documentation within 40 days of the transaction date, his/her card will be turned off (or blocked) automatically and future claims may be used to offset the transaction.**

Claim Submission Methods

If a provider doesn't accept debit or credit cards please review *How to Submit Claims* in the HCFSA section of this guide on **page 7**.

How to Sign up

If this is an employee's first time enrolling in the HCFSA, or DDCFSA, he/she will receive a card in the mail after enrolling. The NCFlex Convenience Card is automatically activated upon first use.

Remember, cards are good through the expiration date on the card and will NOT be automatically re-issued each January. If an employee already has an NCFlex Convenience Card, they should not throw it away! An employee's HCFSA annual election amount will be loaded onto the existing card each new plan year. The DDCFSA election will be loaded in equal amounts upon each payroll deduction.

Additional Cards

Employees may order additional cards for themselves, their spouse, or dependents (over 18 years of age) free of charge. To order additional cards, employees can go online to **ncflex.padmin.com** by logging into their accounts or by calling 1-866-916-3475.

How to Check the Account Balance

An employee can view his/her account balance directly from a smart phone, mobile device, or computer by going to **ncflex.padmin.com**, and logging into his/her account to access up-to-date account information. Employees can check a balance over the phone by calling P&A Group's customer service team at 1-866-916-3475 to speak with a representative.

An employee can also sign up to receive account balance information via text message. The employee should update their online P&A Account profile at **ncflex.padmin.com** with their mobile number. Once the profile is updated, the employee can text the word BAL to the number 70626 to receive a text message with account balance information anytime, anywhere.