

Welcome to Ameriflex

We're excited to be your partner in health savings. We designed this guide to help you get the most out of your benefits and show you where to go if you need help or have questions. From tracking your account balance and spending, to using your card and understanding eligible expenses, you'll find everything you need to manage your account with ease.

Register Your Account

If you haven't registered your account, go to myameriflex.com/login and select **New User Registration**. After registering, you can log into your account to:

- Check your balance
- Order replacement cards
- Submit claims for reimbursement
- Update your reimbursement method, and more...

Mobile App

If you have an Apple or Android device, be sure to download the Ameriflex mobile app. This is the quickest and easiest way to access your account on the go. The mobile app offers the same functionality as your online account.

Get it on: [App Store](#)



[Google Play Store](#)



Accessing Your Funds

During your plan year, you can use the elected amount of FSA funds on a wide range of FSA-eligible items and services. After the plan year ends, you also have a **2 1/2-month grace period** in which you may pay for new expenses with funds remaining in the just-ended plan year, using your Ameriflex card or submitting a manual claim.

There are two main ways to access your spending account funds:

Using Your Ameriflex Card: You'll receive an Ameriflex Debit Mastercard® linked to your account(s) that you can use to pay for eligible expenses. If you have both a Flexible Spending Account and a Dependent Care Account, your card will link to both accounts and know which funds to pull from when you make a purchase. If you lose your card, you can request a complimentary replacement by logging into your Ameriflex account or the Ameriflex mobile app.

Submitting a Claim For Reimbursement: If you had to pay for an eligible expense out-of-pocket for any reason, you can submit a quick and easy claim for reimbursement via your [Ameriflex account](#) or the Ameriflex [mobile app](#). When submitting your claim, you can select the appropriate spending account from which you need to be reimbursed, and you also have the option to pay yourself or pay your provider if needed. For DCA accounts, you can [set up a recurring DCA claim](#) for hassle-free reimbursement. You submit the claim once a year, and reimbursement is automatically issued as funds accrue and become available.

Eligible Expenses

Before you make a purchase, it's important to verify that the expense is eligible under your plan rules. Flexible spending accounts (FSA) reimburse a wide variety of expenses such as copays, dental and vision, prescriptions, etc., and dependent care accounts (DCA) reimburse specific expenses unique to those accounts. For more information about eligible expenses, check out our full eligibility list at myameriflex.com/eligibilitylist or visit our [Help Center](#).

Frequently Asked Questions

How do I use my Ameriflex Debit Mastercard®, and what are its advantages?

Your Ameriflex Debit Mastercard® is the most convenient method to access available benefit account funds. You can use it like a regular debit card by swiping it at stores or entering the card information for eligible online purchases.

What should I do if I paid for an eligible expense out of my own pocket?

If you paid out of pocket for an eligible expense without using your Ameriflex Debit Mastercard®, you can request a reimbursement through your online account or mobile app.

How do I request a reimbursement?

To request a reimbursement, log in to your online account or the mobile app and select the **File a Claim** option from the navigation menu. Select **Pay Myself**, choose the appropriate account to pull funds from, upload your documentation for the purchase (itemized receipt or Explanation of Benefits (EOB)), then fill out the requested information about the item or service. After reading and accepting the terms, click **Submit Claim** to finish the submission.

Where do my reimbursement funds go once approved?

Reimbursement funds can be returned via direct deposit or check, depending on the reimbursement method you select. Setting up direct deposit is the fastest and easiest way to get reimbursed. You can always change your reimbursement method by logging into your online account or the app, selecting the **More** option from the navigation menu, and choosing **Reimbursement Settings**.

Can Ameriflex pay a service provider directly?

Yes, when submitting a claim for reimbursement, you can choose to pay a provider directly instead of reimbursing yourself. To pay a provider directly, log in to your online account or the mobile app and select the **File a Claim** option from the navigation menu. Select **Pay My Provider**, choose the appropriate account to pull funds from, upload your documentation for the purchase (itemized receipt or Explanation of Benefits (EOB)), then fill out the requested information about the item or service. After reading and accepting the terms, click **Submit Claim** to finish the submission.

Please note: Your provider must be set up with Vpay to complete the reimbursement.

How long does it take for a claim to process?

You should allow 3-5 business days for claims processing from the date the claim is received. Once the claim is processed, allow 3-5 additional business days for direct deposit delivery and 7-10 days for check delivery.

Help Center and Support

Your satisfaction is our top priority, and our team of experts are ready to help whenever you need it. The Help Center is the best place to go for quick answers to your questions and more information about your account. You can access the Help Center at myameriflex.com/HelpCenter.

The Ameriflex Participant Services team is available:

Monday - Friday: 7:00 AM to 8:00 PM CST and Saturday: 9:00 AM to 1:00 PM CST.

Call: 888.868.3539

Email: service@myameriflex.com

Live Chat: myameriflex.com