

## Paying for Expenses

When you enroll in the HCFSAs or DDCFSAs you will automatically receive the NCFlex Convenience Card to help you pay for expenses:



### HCFSAs

Your entire annual contribution amount is available on your card on January 1, or the date your account becomes effective, to pay for eligible expenses.

### DDCFSA

The money available on your card to pay for DDCFSA expenses is equal to the amount you have actually contributed to your account (via payroll deductions).

### Filing Claims

To file claims or to check your account balance at any time, log into your account at [ncflex.padadmin.com](https://ncflex.padadmin.com) (from your computer or mobile device) or call the number on your card.

If you do not use your card to pay for expenses, you can file claims for reimbursement online or by fax or mail.

# FSA's



## Shop for Eligible Expenses Online at the FSA Store — and Save!

You'll experience convenience and savings when you shop at the FSA Store, a one-stop-shop that offers significant discounts on thousands of pre-approved eligible FSA products. You can use your NCFlex Convenience Card when you checkout. Visit [ncflex.padadmin.com](https://ncflex.padadmin.com) to access the FSA Store today.

## Keep Your Receipts!



### The IRS requires that ALL claims be verified.

Your NCFlex convenience card can auto-approve most FSA-eligible items purchased at many of your local pharmacies, discount stores and grocery stores. However, if an item is not auto-approved, you may receive a request to submit receipts for verification.

### For More Information

For more information about the FSAs, go to [ncflex.org](https://ncflex.org), select *Flexible Spending Accounts*, then click [Claim Forms](#), [Plan Information](#), [FAQs](#) and [More](#).