



Using Your Flex Convenience Card

New Technology for your Flexible Spending Account Debit Card

Welcome to the world of IIAS technology!

Using the Ameriflex Flexible Spending Account (FSA) Flex Convenience Card has become even easier with participating pharmacies and retail outlets.

The Internal Revenue Service will now allow for the instant approval of over-the-counter flexible spending account debit card purchases using a new [Inventory Information Approval System \(IIAS\)](#). IIAS is a point-of-sale technology that allows for instant approval of debit card transactions from your Health Care FSA.

As of July 1, Flex Convenience Card participants cannot use their card at pharmacies, discount stores, department stores and supermarkets that do not participate, even if they have used their card at these stores prior to July 1.

For example, if FSA participants have been purchasing prescriptions at a pharmacy using the Flex Convenience Card during 2008, on July 1, 2009 if the store has not made the change to IIAS technology, or is certified under the 90% rule, the Flex Convenience Card *will be declined at the point of purchase*. The employee then has an option of transferring the prescription to a pharmacy that has the IIAS system in place so they can use their Flex Convenience Card, or using another form of payment and then submitting a paper claim form to Ameriflex for repayment.

The SIGIS website has an updated list of retail and pharmacy stores in your area utilizing the IIAS technology or that is certified under the 90% rule. Visit <http://www.sigis.org/en/index.asp> and visit either the [IIAS Merchants List](#) or [90% Rule Merchants List](#) located under Publications.

The IIAS technology creates the opportunity for Flexible Spending Account participants to make purchases without paper documentation. Currently, payments for co-pays at office visits and prescriptions generally do not require documentation as well as eligible dental and vision expenses. With this technology, eligible over-the-counter items purchased in stores with IIAS will be as convenient.