

## PayFlex: Frequently Asked Questions

### Q: Where can I find PayFlex account information?

The website for DePaul University's **Transportation** and **Flexible Spending Account Programs** can be accessed via the Human Resources website. You will find announcements, resources, and documents relating to these important benefit programs collected for ease of reference.

To access the site, from DePaul University homepage, select "for Faculty/Staff", then "Human Resources", select "Benefits", then select "Pretax Transportation Plans and Flexible Spending Accounts".

To access information that includes your account balance, claim history and transaction history, go to the PayFlex website at [www.mypayflex.com](http://www.mypayflex.com). You may also access your account balance 24/7 via the PayFlex IVR phone system by calling 800.284.4885.

### Q: How do I Login to [www.mypayflex.com](http://www.mypayflex.com)?

In order to login to the PayFlex website, you will need to register your account. Follow the steps below to be able to access your account information:

- Go to [www.mypayflex.com](http://www.mypayflex.com) and click on **Login** on the left-hand tool bar.
- Click on **Register my account** and enter your member number (which could be Social Security Number or employer assigned number) and home zip code, and click **Submit**.
- Create a unique username and password; select a security question and security answer.
- Enter your email address.
- Enroll in e-Notify to receive email notifications.
- Click **Submit** and you'll be able to access your PayFlex information.

### Q. What is available via [www.mypayflex.com](http://www.mypayflex.com)?

- Account Balance
- Account Information
- Claim History
- Transaction History
- Direct Deposit Online: enroll in direct deposit
- Express Claims: submit claims online
- Listing of Eligible/Ineligible Expenses
- Frequently Asked Questions
- Education Tools
- Spending Account Buying Center: spend your FSA dollars online
- Forms & Publications

## FLEXIBLE SPENDING ACCOUNT PROGRAM

### Q. How do I enroll in a Flexible Spending Account?

If you currently participate in the Flexible Spending Account Program, you may not change your elections or discontinue your participation in the Program unless you experience a qualifying family status change which would permit you to make a change to your elections as provided by Section 125 of the Internal Revenue Code. In the absence of a qualified family status change,

you must wait until the next Annual Enrollment period to make changes or elections for the following year.

If you are **not** currently participating in the Flexible Spending Account Program, you must wait until the next Annual Enrollment period. Unfortunately, this is not an opportunity to elect the benefit.

**Q: Can I use the paper enrollment forms available on the PayFlex website for enrolling in the Transportation or Flexible Spending Account Programs?**

DePaul University does not use the paper enrollment forms found on the PayFlex website. Those forms are only for PayFlex clients who do not use the web-based enrollment portal for Transportation and do not have an internal process for FSA enrollment.

**Q. Is there a toll-free number for me to FAX my claims?**

A toll-free FAX number is only available when using the “Express Claim” feature on PayFlex website. Paper claims must be mailed to PayFlex or faxed to (402)231-4310.

**Q. What is “Express Claims”?**

**Express Claims** allows you to submit your claims online at [www.mypayflex.com](http://www.mypayflex.com). You now have the option of selecting to “FAX” or “UPLOAD” your supporting documentation. If you choose to FAX your documentation, print and sign the claim form and fax to PayFlex at (866) 932-2567 along with your supporting documentation. If you select to UPLOAD your documentation, use the Browse button to upload an electronic document from your computer. (Your documentation must be in PDF Format to upload). By uploading your documentation you will not need to fax or mail your claim to PayFlex. You will receive an email from PayFlex once your claim has been processed.

**Q. What do I need to submit with my claim?**

Detailed claim instructions are available via the “Forms and Publications” link on the top navigation bar of [www.mypayflex.com](http://www.mypayflex.com). Itemized receipts are acceptable documentation if they include the merchant name, name of item/product, date and amount. An Explanation of Benefits (EOB) is also considered acceptable documentation for supporting your claim. If you are unable to locate your EOB, contact your insurance provider. You should always keep a copy of all receipts submitted to PayFlex for your records.

**Q. How do I enroll in the Automatic Claims Crossover feature?**

To participate in the Claims Crossover feature, you must complete the “**Health Care Flexible Spending Account Crossover Enrollment Form**” (available from the Benefits website) and submit it directly to PayFlex. Only Blue Cross Blue Shield claims incurred after the Crossover Enrollment Form is processed will be transmitted to PayFlex.

Additionally, if you are enrolled in the Claims Crossover feature please note that the Illinois State law does not allow funds to automatically rollover from year to year. This is just like participating in the Flexible Spending Account Program. Therefore, you must complete a new Crossover Enrollment Form each year that you wish to participate.

**Q. Is there a customer service number I can call if I have questions?**

Yes. Should you require assistance, please contact a customer service representative at (800) 284-4885 between the hours of 7:00am and 7:00pm CT, Monday – Friday.

**Q. What happens to my Health Care and or Dependent Care Account balance from last year?**

Health Care FSA and Dependent Care FSA claims will only be processed during the plan year in which they were incurred. You have until March 31, 2008 to submit 2007 Health Care and Dependent Care claims. Your plan year allows an additional 2 ½ months to incur expenses which is called the grace period. The grace period ends on March 15, 2008. Any amount not used by March 15 will be forfeited. (See next question for further information)

**Q: How does Payflex know to process the claims I submit during the grace period this year against my Health Care and or Dependent Care Account balance from last year?**

The grace period allows you an additional 2 ½ months beyond the end of the plan year to incur expenses. All expenses incurred during the 2 ½ month grace period will automatically be paid out of the "prior" plan year balance, thereby helping you "use up" your prior plan year balance first. Once the prior plan year balance is exhausted, the remaining claims will be applied toward the current plan year. Below is an example of how it works

**Example:** As of 12-31-08, a participant has an account balance of \$25 and elects \$500 for the 2009 plan year that runs from January 1, 2009 through December 31, 2009. The participant pays for an eligible expense during the 2008 grace period on March 1, 2009 in the amount of \$100. This \$100 claim is automatically applied toward the remaining 2008 election, thereby "using up" the \$25 balance in the 2008 account. The remaining \$75 of the claim is then applied toward the 2009 election.

## **ACCOUNT MAINTENANCE**

**Q. How do I change my address on record with PayFlex?**

Your home address is the address on file with PayFlex. Therefore if you move, you should update your address through the University's "Demographic Portfolio" available through Campus Connection and a file will be sent to PayFlex to update your information. You are not able to update your address on [www.mypayflex.com](http://www.mypayflex.com).

**Q. How do I change my banking information in the PayFlex system for direct deposit?**

If you wish for your reimbursements to be deposited to an account other than where your paychecks are deposited, you can complete and submit the "Direct Deposit Authorization Form" found on PayFlex's website OR you can enroll in direct deposit online by logging into [www.mypayflex.com](http://www.mypayflex.com) and clicking on **Direct Deposit** on the left-hand tool bar.

Note that PayFlex will be accepting your banking information from the University only once. After that, you will be responsible for maintaining your banking information with PayFlex directly. Even if you change your banking information with the University, this will not update your information with PayFlex. You can go online at anytime and change your bank account information via the **Direct Deposit** link.

## **TRANSPORTATION PROGRAM**

### **TRANSIT**

**Q. I use multiple transit providers each month (e.g. CTA and METRA). Can PayFlex accommodate this?**

Your monthly transit order from PayFlex can include multiple products such as a CTA card and METRA tickets, or any combination of available transportation products. Keep in mind that the **Full** amount of your order will be deducted from your paycheck each month. For Transit, the first \$115 will be pre-tax and the remainder will be deducted after-tax.

**Q. My transportation usage changes from month to month and is not always predictable. Does PayFlex have something flexible to accommodate?**

For situations where your transportation needs are unpredictable PayFlex does offer an “RTA Transit Check” ordering option. Remember that you will be responsible for knowing the exact dollar amount to request for your “RTA Transit Check” and no change can be given at the time of redemption.

If you happen to know which months you will not need a pass, you can select the recurring option in the ordering process and deselect the months in which you do not need a pass.

**Q. How do I find the serial number and PIN number for my Chicago Card Plus?**

The serial number is the first string of digits in the lower right hand corner on the back of your card. If you do not remember the PIN number of your card you must contact **CTA Customer Service** at 1-888-YOUR-CTA (1-888-968-7282), Monday through Friday, 7 a.m. to 8 p.m. Neither PayFlex nor DePaul has the ability to retrieve forgotten PIN numbers.

**Q. Who should I contact if my Chicago Card Plus is lost or stolen?**

If your Chicago Card Plus is lost, stolen or damaged, you should visit [www.Chicago-card.com](http://www.Chicago-card.com) or contact **CTA Customer Service** at 1-888-YOUR-CTA (1-888-968-7282), Monday through Friday, 7 a.m. to 8 p.m. Your card will be replaced with the value remaining in your account when the CTA was first notified, minus a \$5 replacement fee. You must provide your name and PIN to enable the balance to be transferred to a new card. If a Chicago Card Plus that operates as a 30-Day Pass is lost, stolen or damaged, the timing of the 30-day cycle cannot be reset.

**Q: I have not received my pass for the upcoming month. What should I do?**

If your pass does not arrive in the mail and you have provided a correct mailing address, simply follow the instructions listed below. You are allowed one non-delivered pass refund per calendar year assuming the pass was set to be mailed to the correct address, but just did not arrive.

*Non-Delivered Pass instructions:*

- Go to **[www.mypayflex.com](http://www.mypayflex.com)** and login by entering your username and password, then click **Submit**.
- Click on **Parking and Transit Orders** on the left-hand navigation bar.
- On the ordering platform, select the **Help** link on the left-hand navigation bar.
- Then select **Lost/Missing Passes or Vouchers**.
- Click on the following question: **What should I do if my transit pass has not arrived by the last day of the month prior to the usage?**
- Follow the instructions described on this screen and select **Click here to download**, which will then download the **Never Received Order or Incorrect Order Form** that you must complete.
- You will need to order a replacement pass which will be reimbursed by paper check for the cost of a replacement pass upon receipt of the following 2 pieces of documentation of your expense within two weeks.
  - A receipt of your purchased replacement pass, AND
  - A completed Non-Delivered Pass Form.

- Your documentation must then be mailed in and received by the 10th of the month for which the missing or late pass was intended to be used.
- Mail the completed form and receipt of your purchased replacement pass to:  
**Attn: Customer Service – Lost Pass**  
**c/o Fulfillment Department (Express)**  
**P.O Box 620672**  
**Newton Lower Falls, MA 02462-1440**

**Q: How do credits get applied to my online parking/transit account?**

Occasionally PayFlex will need to apply a credit to your online parking/transit account. The two most common reasons are:

- 1- A pass is returned by the Post Office because of an invalid address.
- 2- You return the pass to Customer Service.

Note: The cut off dates that the pass must be received by are set by the transit authorities. If allowed by the transit authority, a credit will be issued and placed in the shopping cart

The credits from PayFlex will show in the “shopping cart” the next time that you go online and place an order for a parking/transit pass. If you have a credit it will automatically be applied to your next order. If you do not have any further orders, the credit will remain in your account until you terminate employment with the University.

## **PARKING PROGRAM**

**Q. What is the difference between the Parking Provider’s payment address and the Parking Lot Address?**

The Parking Provider’s payment address is usually the facility’s management office where payments are sent. The Parking Lot Address is the actual physical location of the lot or facility where you park.

**Q. If I am enrolling in the Cash Reimbursement option for parking how do I complete the Parking Location Details?**

Parking Location Details for the Cash Reimbursement option are not required. You can complete this section if you know the information; otherwise you can just click on “Purchase” to continue. Likewise, when completing the “Parking and Transit Claim Form” you can simply indicate that your Parking Service Provider is metered parking or an unattended lot.