

Helpful Tips for Filing Your Claim

1. Complete, sign, and date the Flex One® Request for Reimbursement Form. Failure to complete all areas will result in claim rejection and a delay in processing and reimbursement. Do not indicate “See Attached” in any field. Descriptions of service should provide as much detail as possible. If a provider certification is used, the provider must sign and date each new claim form.
2. Submit documentation that is clear and legible. Do not highlight information; these areas often turn black when scanned. In addition, double check to make sure all documentation is clearly visible and not overlapped, written through, or cut off if photocopied.
3. Verify that services received are eligible expenses. See below or refer to your *Participant Handbook* for general guidance.
4. The deadline or run-off period for claims submission is determined by your employer. For more information on the run-off period, refer to your employer or your Summary Plan Description. To avoid delays, submit your claims at least two weeks prior to the end of your run-off period.
5. Additional reimbursement forms can be obtained at aflac.com or via the IVR at 1-877-353-9487.

Sample Health FSA Expenses

This list is not all-inclusive; for more detailed information, refer to the *Participant Handbook*. Unreimbursed medical expenses are reviewed according to the regulations of Internal Revenue Code Section 125. All claims must be substantiated, and appropriate documentation must be provided. *Some expenses may require additional documentation from your doctor or health care provider.*

Insurance

Eligible

Deductibles, copayments, and coinsurance for medical care plans

Ineligible

All premiums/contributions for insurance
Long-term care plans
Expenses paid totally by your health plan

Treatments/Therapies

Eligible

Prescribed weight loss programs to treat a medical condition (not including foods)
Diagnostic services (e.g., X-ray and MRI treatments)
Smoking cessation programs
Fertility treatments

Ineligible

Illegal treatments
Physical treatments for general well-being or relaxation (e.g., massage therapy)

Fees/Services

Eligible

Physician consultation fees
Routine office visits
Nursing services for care of a specific ailment
Legal sterilization

Ineligible

Cosmetic procedures that improve appearance but do not meaningfully promote the proper function of the body or treat an illness/disease
Payments to domestic help for nonmedical services
Retainer or concierge fees

Medical Equipment

Eligible

Wheelchairs/crutches
Blood sugar monitors
Oxygen equipment
Hearing aids, batteries, or hearing aid repairs

Ineligible

Equipment replacement insurance and/or warranties
Vacuum cleaners for individuals with dust allergies

Dental/Orthodontic Care

Eligible

Routine exams, cleaning, and X-rays
Artificial teeth/dentures
Braces and orthodontic services

Ineligible

Teeth bleaching/whitening
Tooth bonding that is not medically necessary (e.g., cosmetic veneers)

Miscellaneous Charges

Eligible

Sales tax associated with an eligible item
Transportation expenses primarily for medical care, to include mileage, bus, taxi, parking fees and/or tolls

Ineligible

Divorce, even when recommended by a psychiatrist
Diaper service
Toiletries or cosmetic items (e.g., toothbrush, soap, lotion, etc.)
Maternity clothes

Vision Care

Eligible

Prescription eyeglasses
Contact lenses and cleaning solution
Prescription sunglasses

Ineligible

Lens replacement insurance/warranties
Protection plans
Coatings/tints not used to treat a medical condition

Drugs

Eligible

Prescription and over-the-counter drugs to treat a medical condition
Birth control
Insulin

Ineligible

Dietary supplements for general health, to include vitamins and herbs
Drugs for cosmetic purposes

Key Numbers

Flex One Claims Fax:
1.877.353.9256

Customer Service:
1.877.353.9487

Submission Guidelines

Fax your completed Flex One Request for Reimbursement Form and all documentation to: **1-877-FLEX-CLM (1-877-353-9256)**. **Please allow 48 hours for the receipt of your faxed form before calling to inquire about your reimbursement.**

Note: Please use discretion when faxing your personal information to Aflac. You bear full responsibility for any inappropriate use or disclosure that may arise in connection with your transmission of information to Aflac.

For account information 24 hours a day, 7 days a week, please use our IVR at 1-877-353-9487.