

The Aflac Now CardSM

Why wait for your benefits when you can access them now? We have combined the benefit of your flexible spending account with the efficiency of a debit card. Your flexible spending account (FSA) funds are now at your fingertips.

With the Aflac Now Card you can:

- Access your FSA funds so you don't have to use your out-of-pocket dollars.
- Reuse your card for future plan years, so you don't have to throw it away once your funds have been used for the current plan year.
- Access your account balance and information online at mbicard.com.

Look inside this brochure for information that will help you use all the advantages of your Aflac Now Card.

We are here to help! If you have any questions or if you experience any problems with your Aflac Now Card, please contact our customer service representatives at 1-800-323-5391. They are available Monday through Friday from 8 a.m. to 7 p.m. Eastern time.

Important Information

Submit your receipts to substantiate your payment card transactions and your non-payment card claims by the following methods:

Fax to: 1.877.353.9256

Mail to: Aflac Benefit Services
1932 Wynnton Road
Columbus, GA 31999

To obtain claim forms or a direct deposit enrollment form, go to aflac.com or aflacny.com.

To manage your account, view transactions, and check your balance, log on to mbicard.com.

Retain all receipts and documentation from your Aflac Now Card transactions to prove expenses are eligible under your plan guidelines and applicable regulations established by the Internal Revenue Service.

Aflac Benefit Services
American Family Life Assurance Company of Columbus
(Aflac)
Worldwide Headquarters · 1932 Wynnton Road
Columbus, GA 31999
1.800.323.5391 telephone · aflac.com · aflacny.com



AflacTM

Tips to Purchase By ...

We want your experience with the Aflac Now CardSM to be exciting and trouble-free. The nature of some expenses and current IRS regulations make it necessary to submit receipts for all card transactions. The following tips will enhance your Aflac Now Card experience:



- **The card will be accepted at the following health care providers:**

- Doctor's office
- Pharmacy
- Dental provider
- Vision care provider
- Hospital

Note: Your card may not work at discount stores and grocery store pharmacies.

- Submit your completed claim form (located on aflac.com or aflacny.com) and receipts within 14 days for all transactions.

Here are two easy ways to do that:

- Mail to: Aflac Benefit Services
1932 Wynnton Road
Columbus, Georgia 31999
- Fax to: 1.877.353.9256

- **Do not combine eligible and ineligible expenses in one transaction.** If you combine all of your eligible and ineligible expenses and attempt to pay for them with your Aflac Now Card, your card may be rejected.

IMPORTANT: Misuse of the Aflac Now Card, including not providing receipts for card transactions, may result in suspension or permanent revocation of the card. Please contact your employer and/or your plan administrator for specific details on your plan.

Activating Your Card ...

Activating your Aflac Now Card is simple, and it does not require calling a toll-free number. Once you have received your card in the mail, it will automatically be activated at the time of your first purchase. The power of Now is in your hands. If you have any questions, please call our customer service representatives at 1-800-323-5391.

IMPORTANT: When using your Aflac Now Card at self-service merchant terminals, select the Credit option. The Debit option will not work because there is no PIN associated with this card.

Direct Deposit Program ...

When submitting paper claims for your nondebit card transactions, don't wait for a check in the mail. Sign up for the direct deposit program and your claim reimbursement will be deposited in your account within two to three days. To take advantage of this great service, visit aflac.com or aflacny.com to obtain a direct deposit enrollment form.



Managing your account information is easy. Simply go to mbicard.com, click on Employee and Cardholder Log On and create your user account.

You will have the opportunity to review and maintain your flexible spending account (FSA) online in real time, including viewing your balance, reviewing transactions, and so much more.