



Employee Checklist for Utilizing The *Flex Convenience*[®] Card:

What to do when you receive your card:

- Once you have received your card in the mail, please read the cardholder agreement and SIGN the back of the card.
- This card is to only be used for eligible expenses. Please educate your spouse that may be using the card so they understand the process. For a list of eligible expenses, please contact Principal Life Insurance Company at 877-372-4730 prompt 2 or visit our website at www.principal.com/fsa for additional information.
- It is important for you to monitor your available account balance as you use your card. This will allow you to swipe the card for an exact amount that will prevent being denied at the POS.
- The ***Flex Convenience*[®] Card** is good for three years. Do not throw away your card once all of your funds are spent. Your new annual election for the next plan year will be available at renewal time.

During the Year:

- Save ALL RECEIPTS, as Principal Life will be auditing your account throughout the plan year. It is your responsibility to adhere to the requests from Principal Life in regards to submitting further documentation for substantiation purposes.
- **The *Flex Convenience*[®] Card is not paperless, it is less paper.**
- The card acts as a MasterCard[®] at the point-of-service (POS). If the provider asks if the card is credit or debit, always select credit, there is no pin number associated with this card.
- The card only works at eligible merchants such as a doctor's office, dentist, pharmacy, hospital, vision provider, etc. The card is not affiliated with any insurance program or provider network. As long as the provider accepts MasterCard[®], they accept this card, no need to educate the provider.
- The card only has access to your annual contribution; this is your credit line on the card day one of the plan year. If you are using the card for your dependent care, you will only be able to swipe at the POS for the amount in your account at that time that has been deducted from your paycheck.
- Any claims that need to be submitted during the run out period following termination or the end of the plan year **MUST BE SUBMITTED MANUALLY**. See your Summary Plan Description booklet for the time frame.

Customer Service Contacts:

- Feel free to check your available balance on-line at www.principal.com.
- Once at this site, you will need to set up a user name/password (employee determines), click “create an account” and the system will prompt you if you have not done so already.
- If you forget your password, click on “pin/password services” and the system will ask you security questions and then reveal your password so you can log in.
- If you have any questions and need to speak to someone for assistance, please dial 877-372-4730 and follow the prompts.
- You can also view all card holder activity at www.mbicard.com.

Principal Life Insurance Company
PO Box 10310
Des Moines IA 50306-0310
www.principal.com