

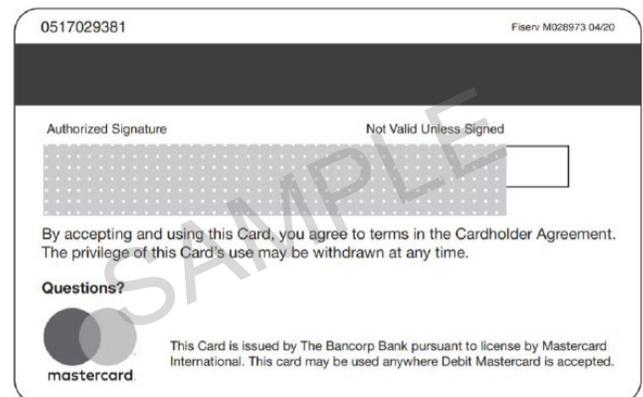


Apex PayFlex MasterCard

At ApexHealth, we recognize that not all of our members have the same needs. That's why we have added our new supplemental benefit, the Apex PayFlex MasterCard, for certain eligible expenses in addition to certain other plan benefits. Effective January 1, 2023, ApexHealth will begin offering the Apex PayFlex MasterCard to allow members to easily pay for eligible ApexHealth benefits. Read on for answers to our members' frequently asked questions.

1. What is the Apex PayFlex MasterCard?

The Apex PayFlex MasterCard provides you with an annual allowance (through a MasterCard debit card) that you can use to help pay for transportation to/from any health-related facility, additional vision and/or dental combined benefits. The benefit is not a replacement for dental or vision benefits and is designed to extend dental and vision coverage already provided by your plan.



**Pictures shown are samples. Actual Apex PayFlex card may vary from example shown above.*

2. What is my annual allowance?

Your annual allowance available on your Apex PayFlex MasterCard is determined by your plan. That means ApexHealth provides all of the funding. Your benefit is available the day you plan coverage begins. Check your Evidence of Coverage for more information about the annual allowance provided for your specific plan.

3. How will I receive my Apex PayFlex Mastercard?

Once you enroll with ApexHealth, you will receive a welcome letter and your card in the mail.

4. How do I activate my Apex PayFlex Mastercard?

Your card will arrive already active. You do not need to set up a pin.

5. How can I access my account?

You can access your account by the website or phone number on the back of your card. You will be able to check your balance and keep up with expenses on the card.

6. How can I get help with my account?

For support with lost or stolen cards, checking your balance, PIN issues, or difficulty accessing your member portal, contact Concierge Services. Give us a call at (844) 279-0508 (TTY: 711). Our hours of operation are Monday through Friday 8 a.m. – 8 p.m. (local time) from Apr. 1 through Sept. 30 and seven days a week 8 a.m. – 8 p.m. (local time) from Oct. 1 through Mar. 31.

7. What happens if my purchase exceeds my balance?

If you do not have the necessary funds to cover an expense, you may be able to charge up to the available balance on your card. The remaining balance will need to be paid out of pocket.