

Personal Identification Number (PIN) for your PayFlex Card Frequently Asked Questions

Q: How do I get a PIN for my PayFlex Card?

A: You can get a PIN by calling PayFlex Card Services on or after April 1, 2013. The toll-free number is 1-888-999-0121. NOTE: If you call before this date, you will hear a message telling you to call back on or after April 1. Once you have your PIN, you can use it right away.

Q: When will I have to use a PIN for my card transactions?

A: Starting April 1, 2013, some merchants may require you to use your card as “debit.” This means you will need a PIN to complete the transaction.

Q: Why do I need a PIN now?

A: It lets you use your card as “debit.” Some merchants will only let you use your card that way. Also, having a PIN decreases the risk of fraudulent use of your card if it is lost or stolen.

Q: How do I know when a PIN is required?

A: When you swipe your card, you will be prompted if a PIN is required.

Q: When using the card, should I select “debit” or “credit?”

A: If the merchant allows you to select “debit” or “credit,” either option will work. This means you may choose “credit” and sign the receipt. If you select “debit,” you will have to enter your PIN.

Q: What if I forget my PIN?

A: You can request a new PIN at any time. Just call 1-888-999-0121.

Q: Do my spouse or dependents need a separate PIN for their debit card?

A: No. There is one PIN per cardholder account number. Please make sure that any family member that has a separate debit card knows the PIN and that it may be required when using the card.

Q: What happens if I do not have a PIN and the merchant requires that I use one?

A: If you have to use a PIN, you can get one by calling Card Services on or after April 1, 2013. The toll-free number is 1-888-999-0121. If you are unable to call for a PIN, ask the merchant if you can use your card as “credit.” If you are unable to use your card, you can pay for the eligible expense with cash, check or personal credit card and submit a claim for reimbursement online at www.healthhub.com or by mail.

Q: Now that my card will have a PIN, can I withdraw funds at an ATM?

A: No. The card will not work at any ATM.

Q: Now that my card will have a PIN, can I get cash back when using the card at a merchant?

A: No. You can only use the card to pay for eligible expenses.

Q: Who do I contact with additional questions?

A: If you have any questions about these changes, please call PayFlex Member Services at 1-800-284-4885.