

spending account FAQ

SUMMARY INFO:

- ✓ \$1,500 credit limit*
- ✓ no fees*
- ✓ no interest*
- ✓ CA member benefit
- ✓ administered by medZero



Can I use my medZERO Spending Account at any provider?

Yes. You can use your medZERO Spending Account at any U.S. provider that accepts Mastercard, as long as the provider's Merchant Category Code (MCC) aligns with your plan's eligible healthcare categories.*

What types of expenses can I pay for?

Eligible transactions are approved based on the MCC sent by the provider's payment system. Covered categories include hospital, urgent care, doctor visits, pharmacy, labs, imaging, outpatient procedures, behavioral health, physical therapy, dental, vision, and other standard medical and related services.*

How is my spending limit determined?

Your plan sponsor sets the program spending limit (e.g., \$1,500). You may request any amount up to that limit based on your specific care needs.*

What is the enrollment process?

Enrollment takes less than 5 minutes. Download the medZERO app (or visit the medZERO website), create a login with basic information, and review the program terms.*

When will I get access to my medZERO Spending Account?

You'll receive access on the first day of the month after you've been enrolled in your plan for 30 days.*



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If I leave my plan, can I keep medZERO?

If you lose eligibility under your plan, you cannot make new purchases with your medZERO Spending Account. You will continue repaying any existing balance according to your original terms.*

How do providers charge the card?

Your medZERO Spending Account works like a standard Mastercard. You will receive a digital card (eCard) in the medZERO app that you can present at checkout. For online or phone payments, use the card details shown in the app.

How does repayment work?

Repayment terms depend on your loan amount. Smaller charges have a 6-month term, and larger amounts up to your program limit offer a choice of 6- or 12-month repayment. You select the term, and medZERO drafts monthly payments from your chosen repayment method.*

Can I run multiple charges up to my limit?

No. After you make a charge, the balance must be fully repaid before additional funds become available.*

Will I receive a physical card?

No. You receive instant access to a digital card inside the medZERO app.*

Can I prepay my balance?

Yes. You may prepay at any time with no penalty.*

How do I access the app?

The medZERO app is available in both the Apple App Store and Google Play Store.

Is there a credit check?

No. medZERO does not perform a credit check—not even a soft inquiry.*

What if I cannot complete my repayments on time?

If you are unable to make your repayments within the term, contact medZERO Support. Our team will work with you on an appropriate solution.*

*Program Disclaimer

The medZERO benefit is administered by medZERO, with financing provided by its lending partners. CA and FlexBenefits provide access to this program but are not involved in lending decisions. No credit checks are required. Most members will qualify; however, in some cases, additional eligibility verification may be required, and individual approval results may vary. medZERO loans are issued at 0.0% APR with no interest or fees. This is not a loan offer. All loans are subject to review and approval by medZERO's lending partners. Please refer to your MedZERO Loan Agreement for full terms. Refer to <https://get.medzero.com/caflexbenefits> for details.