

Your Health & Benefits card has arrived.

Important reminders

- View your Health & Benefits Card Agreement and Disclosure Statement for more information about how to use the card.
- Pay for qualified expenses as defined by your benefit plan.
- Your card CANNOT be used for withdrawals at ATMs or bank tellers.
- Use your card through the last day of the month and year shown on your card. Cards aren't valid after the expiration date.
- When your card expires, you will receive a new one if you're actively using, contributing, or maintaining a balance.
- Call Customer Service at **833.811.7432** (we accept relay calls) when you need assistance. Outside the United States, call collect at **610.382.8375**.

Protect yourself against fraud or theft

- Watch out for phishing scams, which often come in the form of fraudulent emails or phone calls from individuals pretending to work for banks or retailers.
- Only give a business your debit card number if there's a valid reason and after you've determined that the company is reputable.
- Avoid using public hotspots for online payments.
- Avoid making purchases on unsecured networks. Shop with reputable merchants and look for secure transaction indicators, such as the "s" at the end of "http" or a "lock" icon on your browser.
- Do not write your PIN on the card or share the PIN with others.
- Regularly check your account balance and transaction history. If you see any unauthorized debit card activity, notify us immediately by calling **833.811.7432**.
- We monitor your activity to keep you safe. Our fraud detection and notification system continually evaluates your debit card for suspicious activity and notifies you if fraudulent activity is suspected.
- Keep your card in a safe place. If it's lost or stolen, notify us immediately by calling **833.811.7432**.

NUMBER OF CARDS

DEBIT CARD NUMBER



0000001

0021176696722001



0000001 0521 0000001

0000 0000 0000 CD QG13 3



Start enjoying your new card today.

- Activate your card by calling **833.811.7432**.
- Add your card to Apple Pay® or Google Pay™ for faster, more convenient spending.

Your benefits in your hand



If you have any questions about your Health & Benefits card, including lost or stolen cards, please call Customer Service at **833.811.7432**.

Your Health & Benefits card makes it easy to pay for qualified expenses.



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Health & Benefits card overview

Pay for qualified expenses with your card.

How to use your card

Activate your card by calling **833.811.7432**. Use your debit card at eligible merchants in store or online to pay for qualified expenses.

When you use your card, the eligible amount of your expense will be deducted automatically from the appropriate account based on the type of merchant, expense type, and available balance in the account.

Save your receipts

It is important to keep your receipts to substantiate purchases in a timely manner, or access to the account balance on your card may be suspended until receipts are received or the ineligible expense is repaid.

Where to use your card

Your card may be used at eligible merchants or service providers as defined by your benefits plan.

Your card is not accepted at ineligible merchants, such as restaurants, gas stations, taxis, or ride-sharing companies.

What's considered a qualified medical expense?

Here is a list of some of the common eligible products and services.

Medical

- Office visits
- Diagnostic testing
- Surgical procedures
- Over-the-counter medications
- Prescriptions

Dental

- Fillings
- Cleanings
- Braces
- Artificial teeth

Vision

- Exams
- Glasses
- Contact lenses
- Corrective surgery

Other

- Counseling
- Cessation programs
- Acupuncture
- Chiropractic care
- Foot care and first aid

For a complete and up-to-date list of qualified medical expenses, refer to IRS Publication 502. If you have dependent care FSA funds available on your card, please refer to IRS Publication 503 for a list of qualified dependent care expenses.

