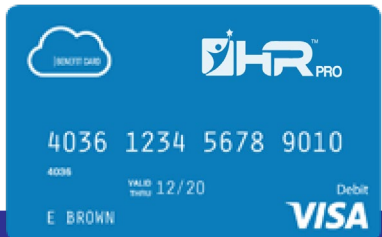


Your Benefits Card



The HRPro debit card provides easy convenience and 24/7 access.

The Convenient Way to Pay!

The benefits debit card lets you easily access all of your benefits. Participants in tax-advantaged benefit accounts can pay for eligible products and services with their benefits debit card. Payments are automatically withdrawn from your benefit account, so there are no out-of-pocket costs and many purchases won't require receipt submission. One card can access all of your benefit accounts!

Real-time access to your benefit account funds – real world convenience!

Your benefits debit card provides immediate access to your benefit funds to pay for qualified expenses without having to pay anything out-of-pocket. Most major pharmacy chains have a point-of-sale system in place that auto substantiates eligible items at the register. Swipe your benefits debit card to subtract the eligible items from your total, then offer a second form of payment for any ineligible items that remain. Receipts should be retained and may need to be submitted upon request.

Advantages of the card

- No out-of-pocket expenditures
- No waiting for reimbursement
- Convenient access to funds reduces end-of-year forfeitures
- Single card for multiple accounts

You can use the debit card to pay for eligible products and services at the point of sale without waiting for reimbursement. You can use the card at any eligible location where Visa is accepted, including hospitals, physician offices, dental offices, vision providers, and pharmacies (retail *and* online). When you use your debit card, the money is automatically deducted from your tax-advantaged benefit account. It's fast, easy and convenient.



Benefit Card FAQ ?

HRPRO

Frequently Asked Questions

What is the HRPro Payment card?

The HRPro Payment card is a special-purpose Visa® card that gives participants an easy, automatic way to pay for eligible health care/benefit expenses. The card lets participants electronically access the pre-tax amounts set aside in their respective employee benefits accounts such as Health Savings Accounts (HSA), Flexible Spending Accounts (FSAs) and Health Reimbursement Accounts (HRAs).

How does the HRPro Payment card work?

The value of the participant's account(s) contribution is stored on the benefits debit card. When participants have eligible expenses at a business that accepts benefit debit cards, they simply use their card. The amount of the eligible purchases will be deducted – automatically – from their account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

How does the HRPro Payment card change how the participant is reimbursed for expenses?

Before the HRPro Payment card became available, participants had to pay for their eligible expenses at the time of purchase, submit claim forms along with all receipts, and then wait for the reimbursement to be processed. Checks were issued and mailed to the participants, who then cashed the checks. In essence, participants “paid twice” – through payroll deduction and then at the point of sale – then they had to wait for reimbursement.

However, with the HRPro Payment card, participants simply swipe their cards and the funds are automatically deducted from their respective benefit account(s) for payment. The card eliminates most out-of-pocket cash outlays and paperwork, as well as the need to wait for reimbursement checks.

Is the HRPro Payment card just like other Visa® cards?

No. The HRPro Payment card is a special-purpose Visa card that can be used only for eligible health care/benefits expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

How many HRPro Payment cards will the participant receive?

The participant will receive two cards. If participants would like additional cards for other family members, they should contact their Plan Administrator at the telephone number or website address printed on the back of the card or at the number below.



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Will participants receive a new HRPro Payment card each year?

No. Although you must re-enroll each year to use the card, participants will not receive a new card each year. If the participant will again have a benefit associated with the card for the following plan year – and he/she used the card in the current benefit year – the participant will simply keep using the same card the following year. The card will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account(s) the participant has.

What if the HRPro Payment card is lost or stolen?

Participants should call their Plan Administrator at the telephone number or website address printed on the back of the card or at the number below. Report a card lost or stolen as soon as they realize it is missing, so the Administrator can turn off their current card(s) and issue replacement card(s). There may be a fee for replacement cards.

How do participants activate the card?

Participants should call the toll-free number on the activation sticker on the front of the card or visit the web site on the back of the card.

Participants can use both cards once the first card is activated – they do not need to activate both. They should wait one business day after activation to use their cards. Each card user should sign the card with his or her own name.

What dollar amount is on the HRPro Payment card when it is activated?

For Health Care FSAs, the dollar value on the card will be the annual amount that participants elected to contribute to their respective employee benefit account(s) during their annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as participants use their cards or submit manual claims.

Some other types of accounts, like HSAs and HRAs, are funded incrementally at each pay period, so it is especially important to be aware of account balances in order to avoid card declines at the point of service.

How do participants know how much is in their account?

They can visit their personal Account Summary page to view their account activity and current balance. Login links can be found on our website. Participants should always know their account balance before making a purchase with the card.



Benefit Card FAQ ?

Frequently Asked Questions

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Where may participants use the HRPro Payment card?

IRS regulations allow participants to use their HRPro Payment cards in participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA/HRA-eligible items at checkout and accept benefit prepaid cards. Eligible expenses are deducted from the account balance at the point of sale. Transactions are fully substantiated, and in most cases, no paper follow-up is needed. Participants can find out which merchants are participating by visiting the web site on the back of the card or consulting with EBC.

Some plan designs may also allow participants to use their cards in pharmacies that have certified that 90% of the merchandise they sell is HSA/FSA/HRA-eligible. However, since these pharmacies cannot identify the eligible items at the point of sale, another form of auto substantiation or paper follow-up will be required.

Participants may also use the card to pay a hospital, doctor, dentist, or vision provider that accepts prepaid benefit cards. In this case, auto-substantiation technology is used to electronically verify the transaction's eligibility according to IRS rules. If the transaction cannot be auto substantiated, paper follow-up will be required.

Are there places the HRPro Payment card won't be accepted?

Yes. The card will not be accepted at locations that do not offer the eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores.

Cards will not be accepted at pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that cannot identify HSA/FSA/HRA-eligible items at checkout. The card transaction may be declined. Participants can find out which merchants are participating by visiting the web site on the back of the card.

May participants use the HRPro Payment card if they receive a statement with a Patient Due Balance for a medical service?

Yes. As long as they have money in their account for the balance due, the services were incurred during the current plan year, and the provider accepts prepaid benefit debit cards, participants can simply write the card number on their statement and send it back to the provider.



Benefit Card FAQ ?

HRPRO

Frequently Asked Questions

If asked, should participants select "Debit" or "Credit"?

If the participant has elected to use a PIN (Personal Identification Number) with their HRPro Payment card, they should select "Debit" and enter the PIN when prompted. If the participant is not using a PIN with their HRPro Payment card, they should select "Credit" and will be asked to sign for the benefit card purchase. Participants cannot get cash with the HRPro Payment card.

Do I have to use a PIN?

Use of a PIN is not required to access your funds via the benefits debit card. You can continue to use your card as you always have – no change required, simply by swiping your card and providing a signature.

How do I get a PIN?

1. To create a PIN, please call **1-866-898-9795**
2. The automated system will walk you through the prompt to create your own self-selected PIN for your debit card.
3. Remember to keep your PIN private. We recommend creating a unique PIN that cannot be easily guessed by others.
4. If you have more than one card, the PIN created will be the same for all cardholders

Am I required to use a PIN to access funds in my account?

No, you can continue to use your debit card as you always have – no change required, simply by swiping the card and providing a signature.

If I don't know my PIN or have not yet selected one can I still use my card?

Yes, simply let the merchant know that you wish to pay using the signature process and they will direct you accordingly.

Will I be able to receive cash-back or access my accounts via ATM with this new PIN option?

No. PINs will only allow you to pay for eligible goods and services as they do today. Cash-back and ATM transactions will not be allowed.



Benefit Card FAQ ?



Frequently Asked Questions

How does the card work in participating pharmacies, discount stores, department stores, and supermarkets?

- Bring prescriptions, vision products, eligible OTCs and other purchases to the register at checkout to let the clerk ring them up. (Please note: The list of eligible OTC items changed per the Patient Protection and Affordable Care Act of 2010.)
- Present the card and swipe it for payment.
- If the card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are HSA/FSA/HRA-eligible), the amount of the FSA/HRA-eligible purchases is deducted from the account balance and no receipt follow up is required. The clerk will then ask for another form of payment for the non- HSA/FSA/HRA - eligible items.
- If the card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
- The receipt will identify the HSA/FSA/HRA - eligible items and may also show a subtotal of the HSA/FSA/HRA - eligible purchases.
- In most cases, the participant will not receive requests for receipts for HSA/FSA/HRA - eligible purchases made in participating pharmacies, discount stores, department stores, or supermarkets.

Why do participants need to save all of their itemized receipts?

Participants and their other eligible users should always save itemized receipts for HSA, FSA and HRA purchases made with the HRPro Payment card. They may be asked to submit receipts to verify that their expenses comply with IRS guidelines. Each receipt must show: the merchant or provider name, the service received or the item purchased the date and the amount of the purchase. The IRS requires that every card transaction must be substantiated. This can occur through automated processing as outlined by the IRS (e.g. copay matching, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted in order to validate expense eligibility.



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HRPRO

Frequently Asked Questions

Sometimes the participant is asked for the CVV when paying the balance due or when placing an order by phone or online. What is this and where is it found?

CVV stands for "Card Verification Value." It is a 3-digit number that can be found on the back of the card to the right of the signature panel.

What if participants have an expense that is more than the amount left in their account?

When incurring an expense that is greater than the amount remaining in their account, participants may be able to split the cost at the register. (Check with the merchant.) For example, participants may tell the clerk to use the HRPro Payment card for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, participants may pay by another means and submit the eligible transaction manually via a claim form with the appropriate documentation.

What are some reasons that the HRPro Payment card might not work at point of sale?

The most common reasons why a card may be declined at the point of sale are:

- The card has not been activated.
- The card has been used before the 24-hour period after activation is over.
- The participant has insufficient funds in his or her employee benefit account to cover the expense.
- Non-eligible expenses have been included at the point-of-sale. (Retry the transaction with the eligible expense only.)
- The merchant is encountering problems (e.g. coding or swipe box issues).
- The pharmacy, discount store, department store, or supermarket cannot identify HSA/FSA/HRA eligible items at checkout according to IRS rules.



Benefit Card FAQ ?

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Frequently Asked Questions

May participants use the HRPro Payment card for prescriptions ordered prior to activating the card?

No. The card must be activated prior to the order and/or purchase date of prescriptions. In some cases, participants need to wait 1 business day after activating the card to purchase prescriptions at their pharmacy. For example, if the card is activated on Tuesday, a prescription can be ordered and picked up on Wednesday.

Whom do participants call if they have questions about the HRPro Payment card?

Contact their Plan Administrator at the telephone number or website address printed on the back of the card or at the number below.

Can a participant use the HRPro Payment card to access last year's money left in the account this year?

The IRS allows for a grace period in the current year to use up funds carried over from the prior year. Check with your administrator for your specific plan guidelines.

How will a participant know to submit receipts to verify a charge?

The participant will receive a letter or notification from their administrator if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

What if a participant fails to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with HRPro Payment card, then the card may be suspended until receipts are received. The participant may be required to repay the amount charged.