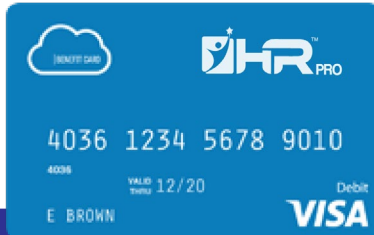


Your Benefits Card



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 Payments are automatically withdrawn from your benefit account, so there are no out-of-pocket costs and many purchases won't require receipt submission.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.