

IMPORTANT!!

Upcoming Changes to Your “Benefits Card”

Dear Cardholder,

On July 21, 2010, President Barack Obama signed the *Dodd-Frank Wall Street Reform and Consumer Protection Act* into Federal Law. A component of this legislation, the “Durbin Amendment,” specifically addresses the processing of transactions originating from debit cards and prepaid cards -- this includes HRA, FSA, and HSA “benefit cards.”

The changes directed by this legislation go into effect April 1, 2013 and will impact how merchants use your benefit card.

To comply with this legislation, Benetech (as the plan administrator) is writing to inform you that you will now have a unique Personal Identification Number (“PIN”) associated with your current benefit card(s). You *may* be prompted by some merchants to enter this PIN at the point-of-sale when purchasing eligible covered items.

NOTE: you do not need to request a new benefit card at this time. There will be no changes to your benefit plan(s), and you can continue to purchase eligible covered items at the same merchants you already shop at.

To view your PIN electronically, please log into the Participant Portal, which can be found at www.wealthcareadmin.com/Participants/. When you log in, the system will request that you perform some additional authentication procedures before allowing you to view your PIN. *You will not have to update your current username or password and can continue to use these same credentials going forward.* Once authenticated, you will be able to access your PIN by clicking on the “View PIN” link that is displayed with each of your benefit cards (Primary cardholders will be able to view the PINs for all dependent cards associated with the account). Again, you can access the Participant Portal at www.wealthcareadmin.com/Participants/.

On the other side of this letter are some Frequently Asked Questions (FAQs) that we hope will further assist you in understanding these regulatory changes. If you still have unanswered questions or concerns, please contact Benetech at 1-888-411-4398.

Best Regards,

Benetech, Inc.

Frequently Asked Questions

Q. How are PIN's assigned?

A. PINs are pre-assigned and are unique to each card, including each of your dependent's cards. Please see the covering letter for instructions on how to obtain your PIN.

Q. Is my plan(s) changing because of adding the PIN?

A. No, your plan(s) does not change as a result of the PIN requirement.

Q. When is the PIN used?

A. It will depend on the merchant you're using. They *may* ask you to enter your PIN at the point of sale terminal when you use your benefit card to make a purchase of an eligible covered item -- instead of signing the receipt as you may have done in the past.

Q. Is the PIN required for online purchases?

A. No, you will not need your PIN to complete online purchases of eligible covered items.

Q. What if the PIN is forgotten at the time of the transaction?

A. If you forget your PIN at the time of a sale, you can request that the merchant run the transaction on the "signature network." You would then sign the receipt, as you may have done in the past with your benefit card.

Q. When I entered my PIN, it was declined at the point-of-sale, even though I used the same card to purchase eligible items in the past.

A. If your transaction is declined when using your PIN, and you think it should have approved, you can request that the merchant run the transaction on the "signature network." You would then sign the receipt, as you may have done in the past with your benefit card. If you are still having an issue with the transaction, call Benetech for further resolution procedures.

Q. Is the PIN shared by all cardholders on my account?

A. No, each benefit card will have its own, specific PIN. As the primary account holder, you will have the ability to view all of the PINs associated with the dependent cards connected to your account.

Q. Can a PIN be customized?

A. No, a PIN cannot be customized at any point. The PIN is specific to the given card. If a card is reported lost/stolen, a new card must be issued, and that card will have its own unique (new) PIN. Please see the covering letter for instructions on how to obtain your PIN.

Q. If a card is officially reported as Lost/Stolen, does the user get a new PIN with the new card?

A. Yes, when you report your card as lost or stolen and your administrator issues a replacement card, the replacement card will have a new number and a new PIN. Once you receive the new card you can retrieve the PIN electronically. Please see the covering letter for instructions on how to obtain your PIN.