

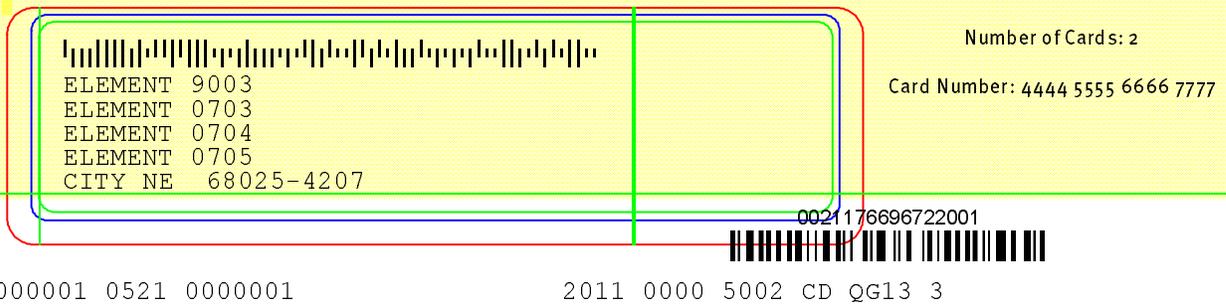


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**Welcome! Enclosed is your PayFlex MasterCard® Debit Card!**

Envelope Simulation: E2-313



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**The PayFlex Card®, your account debit card is convenient and easy to use!**

- Be sure to sign, activate and get a Personal Identification Number (PIN) for your debit card. You can activate your card and get a PIN by calling the number on the label on the front of the card.
- You can change your PIN at any time by calling 1-888-999-0121.
- You can use this card as "credit" or "debit". To use as "debit", you will need to enter a PIN to complete the card transaction.
- You can order a card for your spouse and dependent(s). You can go to the website on the back of your card. All cardholders will use the same PIN for "debit" purchases.
- Each time you use your card, funds are automatically deducted from your account to pay the eligible expenses.
- Keep all receipts and documentation.
- Your card is valid for five years. You will receive a new card when your card expires.

**By signing or using this card, you agree to the following:**

- Agree to the terms and conditions outlined in the enclosed Cardholder Agreement.
- Acknowledge that your funds are used only for the payment of eligible expenses, as outlined in your employer's Plan document.
- Certify that these expenses have not been previously reimbursed. Also, you will not seek reimbursement under any other Plan.
- Agree to keep all documentation. This includes invoices and receipts.
- Agree to submit required documentation to PayFlex®, when requested.

**Questions? Concerns?**

Check out the Frequently Asked Questions on the back of this letter. You can also refer to the website listed on the back of your card.

Keep this document as a quick reference. It contains important information about your participation in the card program.

This card is issued by and is the property of UMB Bank, n.a. pursuant to a license from MasterCard International Incorporated.



## Frequently Asked Questions

### How do I use my card?

You can use your card as "debit" or "credit". If you use your card as "debit," you'll have to enter a PIN to complete the transaction. If your spouse or dependent also has a card for your account, they will use the same PIN you use.

### Where can I use my PayFlex Card®, my account debit card?

You can use your card to pay for health care products and services. This includes doctor and dentist visits, hospital stays, prescriptions and hearing and vision care. You may also use your card at some discount and grocery stores. These stores must have a system that can process a health care card. **Note:** The merchants and providers must accept Debit MasterCard® for your card to work.

### What are eligible health care expenses?

Eligible health care expenses are what you pay out of pocket for medical, vision, pharmacy and dental care. The Internal Revenue Service (IRS) defines these expenses. You can refer to IRS Publications 969 and 502 for more information on Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs) and medical expenses. Please refer to your employer's plan for more information on what your plan allows. You can use your card to pay for all allowed, eligible health care expenses. You cannot use your card to pay for expenses that insurance will cover.

### Do I need to save my receipts?

Yes. Save all of your receipts. You should also save your Explanation of Benefits (EOBs). When a claim runs through your insurance, you will receive an EOB. You may have to provide documentation to PayFlex® for card transactions.

### What if my provider does not accept MasterCard?

If the provider does not accept MasterCard, you will need to use another form of payment. You can then submit a request for reimbursement for eligible expenses.

### Can I purchase items online?

Yes. You can use this card to buy eligible expenses online. Keep your receipt for every online purchase. The receipt must show date of purchase; amount paid; merchant name; and what you purchased. You may have to submit your receipt to verify that a purchase was for an eligible expense.

### How do I check the balance of my account?

You can check your account balance online. You can also view recent activity. Log into the website listed on the back of your card.

### What if my card does not work?

If your card is not working or is declined, you will need to use another form of payment. There is more than one reason why you may not be able to use your card.

- The merchant may not accept MasterCard.
- Your purchase may not be for an eligible expense.
- You may have included ineligible expenses with your purchase. Try using the card again but only with eligible expenses.
- There may not be enough money in your account to cover the expense in full.

If you use another form of payment, make sure to keep your receipt. The receipt must show date of purchase; amount paid; merchant name; and what you purchased. You can then submit a request for reimbursement.

### When does my PayFlex Card expire?

Your card is good for five years, as long as you remain active in the Plan. When your card expires, we will mail you a new card in the month the card expires.

### What if my PayFlex Card is lost or stolen?

As soon as you know your card is lost or stolen, call us immediately at 1-888-879-9280.

### What if I have questions on my PayFlex account?

Please call the phone number on the back of your card. Customer Service representatives are available Monday – Friday, 7am – 7pm and Saturday, 9am – 2pm CT. You can also log in to your account online, virtually 24x7. The website is on the back of your card.

### Thank you for choosing PayFlex®.

*Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. ("PayFlex"), an affiliate of Aetna Life Insurance Company ("Aetna").*