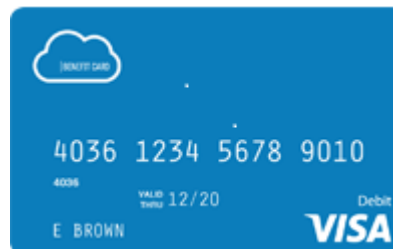


BENECON

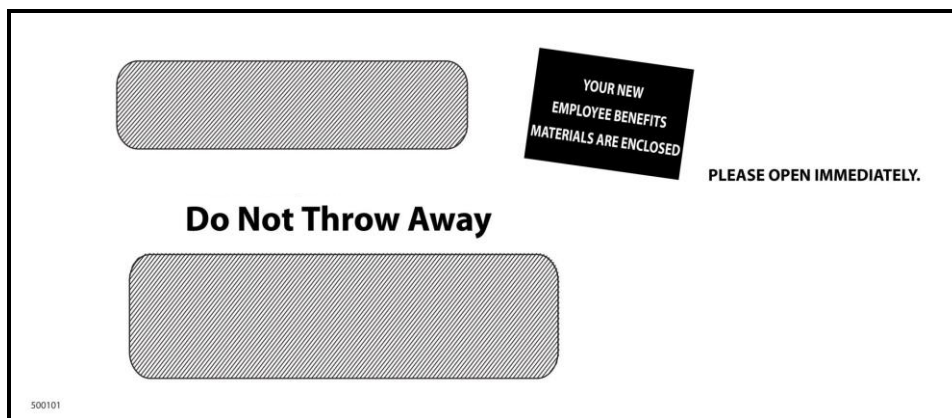
Important Information About Your **Benecon** Health Payment Card.



Welcome!

Since you've enrolled in the Flexible Spending Account Program administered by The Benecon Group, every dollar you set aside in your Flexible Spending Account saves you on taxes and increases your spendable income! And, you know the benefits of using these pre-tax funds to pay for health-related, out-of-pocket costs not covered by your insurance.

We're now providing you with an easy way to access your Flexible Spending Account. Keep an eye out for your Benecon Health Payment Card as they arrive in an unmarked envelope like the one shown below. You will automatically receive a set of two cards, both in your name. You can sign one and your spouse or other eligible dependent can sign the other. If additional cards are needed, feel free to contact our customer service team (fee may apply for additional/replacement cards.)



Your Benecon Health Payment is loaded with the value of your annual FSA election amount (less any amounts you have already spent in this plan year.) Using your Card helps you keep cash in your wallet and makes accessing your FSA funds easy. The Card can be used, instead of cash, to pay for qualified health care expenses such as:

- Prescription and health plan copayments, deductibles and coinsurance
- "Amount Due" on medical and dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over-the-counter (OTC) items

You'll simply swipe your Card each time you incur a qualified health care expense and the amount of your purchase will be deducted from your FSA – automatically. You can also fill in your Card number on bills you receive from providers to pay the amount you owe. You'll have no claim forms to complete and you won't have to wait to get a check in the mail. You can check balances or account details anytime – online or with a quick phone call. It's that easy!

Remember, the Card will not work at gas stations or restaurants – only at health care related providers.

It's Important to Save Your Receipts!

Your Benecon Health Payment Card will definitely improve your cash flow. However, be aware that the IRS requires the Card be used only for eligible expenses. When used for something other than an office copay, you will receive an automated email/letter requesting an itemized receipt to prove it's an eligible expense. You'll need to follow the instructions in the email/letter and submit the itemized receipt through your online portal or mail, fax or email the receipt to CDH Services.

- If you don't submit your receipt, your card may be deactivated. You'll still be able to log into your online portal to submit your requested itemized receipts. Once the itemized receipt is received and approved, the debit card will be reactivated.
- If the expense isn't eligible or you do not provide appropriate documentation, you'll need to repay the amount by sending a check made payable to "The Benecon Group" and mailing it to The Benecon Group (PO Box 5406, Lancaster, PA 17606-5406). The debit card will remain deactivated until the check has been received.

What is an itemized receipt?

An itemized receipt must include: merchant or provider name, services received or item purchased, date of service, and amount of the expense. Cancelled checks, handwritten receipts, card transaction receipts or previous balance receipts cannot be used to verify an expense.

View your Balance on your Consumer Portal

- Go to <https://benecon.lh1ondemand.com>
- Click **Existing User** and input your Username & Temporary Password
- **Username: first initial + last name + last 4 digits of your SSN** (all lowercase)
- 1st Time Temporary Password: **Benecon1**
- Upon first login, you will be prompted to change the password

Any Questions? Email us at CDHServices@benecon.com or call 833-738-6729.