

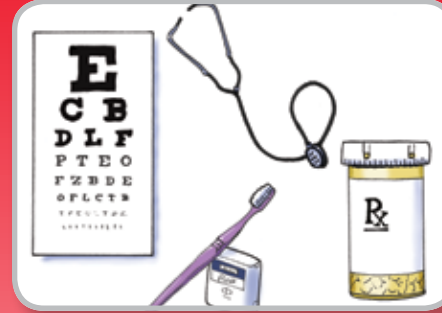
How to use your Spending Account Card



1 Look for your Spending Account Card Welcome Kit in the mail.



2 Before you use your card, activate it by calling the number on the front of the card.



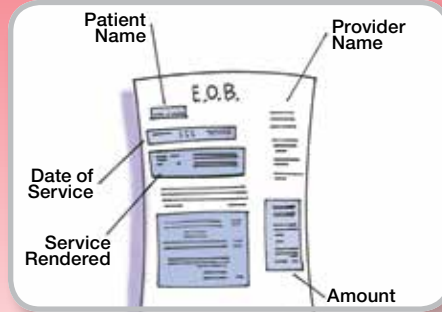
3 Use your card at eligible healthcare providers, like your doctor, optometrist, pharmacist, dentist and even for certain over-the-counter expenses.*



4 Swipe your card like you do with your bank card.



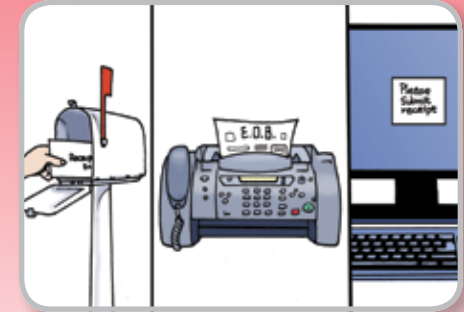
5 Keep your receipt. You may be required to show proof that your purchase was for an eligible healthcare expense.



6 Your receipt must have all the information noted here. If it doesn't, ask the provider for a written receipt.



7 If expense requires validation, you will receive an e-mail or letter requesting the receipt.



8 Mail, fax or upload receipts online - whichever is easiest. Be sure to attach the request letter.

Questions? Visit www.SpendingAccounts.info and click "How Your Spending Account Card Works."

*Expense eligibility is defined by your employer's benefit plan.

