Transitioning to your **new Benefits Card**

Here are the details you need as you transition to your new Benefits Card.

Your Flexible Spending Account (FSA) is moving to the Employee Benefits Corporation Benefits Card effective **August 1, 2016**.

You do not need to call to activate your new Benefits Card. **The Benefits Card will be activated upon using it for your first purchase.**

You will receive one card in the mail. **You will be able to request a second card in a dependent’s name, at no cost, after August 1st.**

We will provide all claims processing, record keeping and customer service associated with your new Benefits Card.

We have prepared this **Transition Timeline** for you to keep track of important dates when using your Benefits Card. In the **How to Use Your Employee Benefits Corporation Benefits Card** section you will find helpful tips for using your Benefits Card correctly.

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**Transition Timeline**

**July 28, 2016**

Your previous debit card will no longer be active on this date; it is safe to destroy it at the end of the day, July 27th.

Because debit card transactions cannot occur during the period from July 28, 2016 – July 31, 2016, we want you to know that you may still incur expenses and submit claims online, by mobile, or paper form.

**August 1, 2016**

The Benefits Card will be active and available for BESTflex℠ Plan participants to use.

For new Plan Year participants effective August 1, 2016, you will receive the NEW Benefits Card, and information about the current card does not apply to you.
How to Use Your Employee Benefits Corporation Benefits Card

1. Sign the back of your card before using it.

2. Your card will be activated upon first usage. You do not need to call to activate your Benefits Card. At the point of sale terminal, if you are offered a choice, select the “CREDIT” option to sign your purchase receipt.

You may be prompted to enter a PIN. If you do not have it, ask the merchant to process the transaction so that you may sign the receipt instead.

3. Retain all itemized receipts and documentation.

If requested by Employee Benefits Corporation, you are obligated to submit your receipts to prove expenses are eligible under your Benefit Plan and applicable IRS regulations.

Failure to submit receipts/documentation may result in:

- the expense being deemed ineligible in which case you would be obligated to repay the amount to the Benefit Plan; and/or
- immediate suspension or revocation of your Benefits Card; and/or
- taxable payroll deductions by your Employer of the ineligible expense; and/or
- the expense being subject to additional taxes (check with Employee Benefits Corporation for details.)

4. Visit www.ebcflex.com or call the number on the back of your card to obtain up-to-date account balance information, to report your Benefits Card lost or stolen, and/or to find out how to get your PIN.

Card Uses

You may use the Benefits Card only at qualified locations for eligible products and services under your Employer’s Benefit Plan or Health Savings Account Custodial Agreement. The Employee Benefits Corporation Benefits Card may be linked to a:

- BESTFlex™ Plan Flexible Spending Account (FSA)

Some examples of eligible locations for usage of the Benefits Card may include, but are not limited to: hospitals, physician offices, dental offices, vision services locations, and pharmacies.

Some examples of eligible products and services may include: Co-pays at pharmacies as well as the doctor’s or dentist’s office, prescription drugs, medical devices such as hearing aids and diabetic supplies, eye glasses, contact lenses and much more!

Over-the-counter drugs and medicines are eligible only when prescribed by a doctor. Check with Employee Benefits Corporation or your Employer for specific eligibility and reimbursement process information.

Questions about the Benefits Card?

Contact us at 800 346 2126 or email participantservices@ebcflex.com.