

Important Information About Your PREPAID BENEFITS CARD

Dear Cardholder,

As your plan year comes to a close, we wanted to provide you with some important information and reminders about your Prepaid Benefits Card and some changes for the upcoming year.

- 1. SAVE YOUR CARDS to use next year!** If you will sign up again for a benefit associated with the Card for the Plan Year beginning January 2019 – and you are currently using the Card – you'll simply keep using the same Card for the New Year. Your new 2019 election amount will be available for you to use beginning January 1, 2019.
- 2. There's no need to activate in 2019!** If you've already activated your Cards, you do not need to do so again. However, if you haven't activated your Cards yet, now's the perfect time to do so!
- 3. Check your remaining 2018 balance.** Visit the website or call the toll-free number on the back of your Card to see what's left in your account for the Plan Year. It's important to know if you have sufficient funds in your account to handle your remaining 2018 expenses.

Remember to submit any outstanding claims or receipts. Review this year's expenses to help you estimate your expenses for 2019 now, so you'll be prepared to elect the right amount to cover you for the new Plan Year. You may choose to increase your amount based on this year's spending.

4. Expenses with dates of services incurred 1/1/2019 to 3/15/2019 (Grace Period) and paid for with the debit card will be deducted from your 2018 FSA balance first, should you have one, and then your 2019 election. Expenses with dates of services incurred 3/16/2019 or later will be deducted from your 2019 election. Alternative ways to submit claims are listed below:

- Submit your claims and documentation on the DBS website at www.dbsbenefits.com
- Claim forms can be downloaded on the DBS website at www.dbsbenefits.com
- Claims can be mailed to Diversified Benefit Services, Inc. / P.O. Box 260 / Hartland, WI 53029
- Claims can be faxed to 262-367-5938

5. For prescription copayments and eligible over-the-counter (OTC) items*:

- Visit the website on the back of your Card or consult your Plan Administrator for the merchant list of pharmacies and supermarkets where you can use your Card.
- Swipe your Card for the amount you owe for prescriptions and eligible (OTC) items*.
- Enter your Card number on mail-order or online prescription invoices.

6. For medical, dental and vision expenses:

- Swipe your Card for health, dental, or vision plan copayments, deductibles, and coinsurance.
- Enter your Card number on "Amount Due" medical and dental statements.

7. Remember to select "Credit" when asked "Credit or Debit?" NO PIN is required! Just sign for your purchase. How convenient!

8. Save your itemized receipts- that includes you and your other eligible users! Your Plan Administrator may contact you to submit a receipt to verify a purchase. (Please send a receipt which clearly shows the merchant provider name, services received or item purchased, date of service and amount of the expense.) So, save your itemized receipts, and be sure to respond promptly so your Card remains active!

Contact DBS, Inc. at 1-800-234-1229 with any questions related to your Plan.

* [Effective 1/1/11, the list of eligible OTC items is changing due to the new Federal health care reform that passed \(Patient Protection and Affordable Care Act of 2010\).](#) If you have a prescription for an OTC medicine or drug, you can use your Prepaid Benefits Card for this purchase as long as the prescription is filled by a pharmacist with an RX number assigned. (If you choose not to use your Prepaid Benefits Card for this purchase, when submitting a manual claim for reimbursement of OTC medicines or drugs you must provide documentation that shows an RX number.)