

FACTS ABOUT THE TAKE CARE DEBIT CARD		
WHO?	WHO CAN USE THE NEW TAKE CARE DEBIT CARD?	Any participant with an account balance as of January 1 in their medical flexible spending account, limited flexible spending account or dependent care spending account.
WHAT?	WHAT IS THE ADVANTAGE OF THIS DEBIT CARD?	Your debit card may be used for you and your covered dependents to immediately access your flex account dollars at the point of purchase. You won't have to reach into your pocket to pay for qualified expenses, file a claim, and then wait to get reimbursed.
WHEN?	WHEN WILL I RECEIVE MY CARD AND WHEN CAN I BEGIN USING IT?	You will receive your debit card at your home address in the last few weeks of December. The card may be put to use immediately. You may request one additional card for your spouse and/or dependent at no additional cost through the plan administrator (CBIZ Flex). Any additional cards are subject to a \$5.00 fee.
WHERE?	WHERE IS THE TAKE CARE DEBIT CARD ACCEPTED?	1. Your <u>Take Care Debit</u> card is only accepted at qualified locations, and can only be used for qualified expenses. Qualified locations include doctor's offices, pharmacies, online drug stores and online stores for contacts, optical shops, dentist offices, hospitals and day care facilities. In fact, effective July 1, 2009 it is an IRS mandate that most drug

		<p>stores, pharmacies, warehouse stores, discount stores and grocery stores be certified as IIAS retailers.</p> <ol style="list-style-type: none"> 2. When you purchase items at these qualified locations no receipt will be requested to verify the items you purchase meet the IRS rules for cafeteria plan purposes. 3. If you are not sure if your retailer of choice is IIAS certified, we encourage you to inquire with them. Please be advised that your debit cards will work only at designated qualified retailer locations. 4. Participants may access the IRS affiliated site www.sig-is.org to obtain a list of all retailers that are designated as a valid debit card retailer.
WHERE (CONT.)	WHERE CAN I GET MORE INFORMATION?	<ol style="list-style-type: none"> 1. Learn more at www.MyFlexOnline.com . Get tips for using your <u>Take Care Debit</u> card; view your account balance(s); look up qualified plan expenses; view card transactions; verify your plan election(s); and print claim forms to get reimbursed when you don't use the card to pay. 2. Watch for additional information in your home mailbox. 3. Phone the CBIZ Payroll Flex Dept. at 1-800-815-3023, Option 4.
HOW?	HOW DOES THE	<ol style="list-style-type: none"> 1. When you use the card with a certified

	CARD WORK?	<p>provider, the money is instantly deducted from your flexible benefit plan account.</p> <ol style="list-style-type: none"> 2. Make sure to keep all receipts for items purchased with your card. 3. If for any reason the purchase must be substantiated, you will be notified by the plan administrator via mail to provide a receipt. 4. How do I substantiate a purchase? Follow all instructions provided in the mailing.
	HOW DOES THIS DEBIT CARD APPLY TO MY HEALTH SAVINGS ACCOUNT?	<p>Only employees enrolled in the QHDP option may have the Health Savings Account (HSA). As you know, the <u>HSA</u> is part of the Cafeteria Plan but is not impacted in any way by this pilot. Your HSA is administered by a bank, not by the CBIZ Flex Plan Administrator.</p> <p>However, the IRS allows an individual with an HSA to participate in a Limited Flexible Account to pay for dental and vision expenses. And, you may have a Dependent Care Flexible Spending Account. The <u>Take Care Debit Card</u> is used only for these two accounts.</p>