

Your Health & Benefits card has arrived.

NUMBER OF CARDS

DEBIT CARD NUMBER



Important reminders

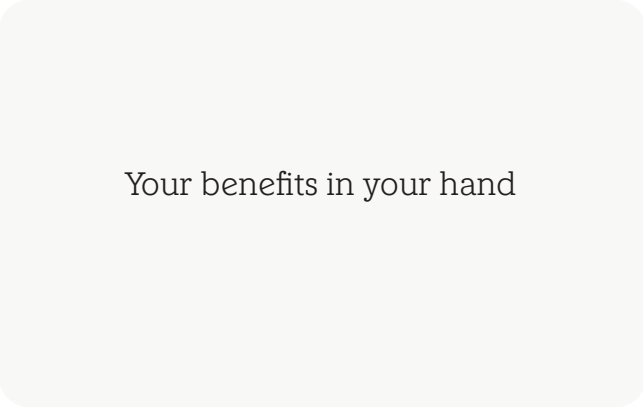
- Keep your contact information up to date on **NetBenefits.com/profile**. See your Health & Benefits Card Agreement and Disclosure Statement for more information about how to use the card.
- Pay for qualified medical expenses with your HSA, as defined by the IRS.
- Your card CANNOT be used for withdrawals at ATMs or bank tellers.
- Use your card through the last day of the month and year shown on your card. Cards aren't valid after the expiration date.
- When your card expires, you will receive a new one if you're actively using, contributing, and maintaining a balance.
- Call Customer Service at **833.811.7432** (we accept relay calls) when you need assistance. Outside the United States, call collect at **610.382.8375**.

Protect yourself against fraud or theft

- Watch out for phishing scams, which often come in the form of fraudulent emails or phone calls from individuals pretending to work for banks or retailers.
- Only give a business your debit card number if there's a valid reason and after you've determined that the company is reputable.
- Avoid using public hotspots for online payments.
- Avoid making purchases on unsecured networks. Shop with reputable merchants and look for secure transaction indicators, such as the "s" at the end of "http" or a "lock" icon on your browser.
- Do not write your PIN on the card or share the PIN with others.
- Regularly check your account balance and transaction history. If you see any unauthorized debit card activity, notify us immediately by calling **833.811.7432**.
- We monitor your activity to keep you safe. Our fraud detection and notification system continually evaluates your debit card for suspicious activity and notifies you if fraudulent activity is suspected.
- Keep your card in a safe place. If it's lost or stolen, notify us immediately by logging in to **Fidelity.com/benefitscard** or calling **833.811.7432**.

Start enjoying your new card today.

- **SCAN** the QR code or visit **Fidelity.com/benefitscard** to activate your card.
- **ADD** your card to Apple Pay® or Google Pay™ for faster, more convenient spending.



If you have any questions about your Health & Benefits card, including lost or stolen cards, please call Customer Service at **833.811.7432**. Or log in to **Fidelity.com/benefitscard** to manage your card's features and functionality.

Fidelity.com/benefitscard is your hub for managing your card.

There you can:

- Review transactions
- Check your balance
- Lock or unlock your card
- Set a travel notice
- Order additional cards
- Report your card lost or stolen



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Health & Benefits card overview

Pay for qualified medical expenses with your card.

Card benefits

- The Health & Benefits card uses your available HSA balance to pay for qualified medical expenses at eligible merchants.
- The debit card has no annual fee.
- Invested assets will not count toward your available card balance.

How to use your card

- Activate your debit card at **Fidelity.com/benefitscard**. It can be used by you and those you authorize.
- Use your debit card at eligible merchants in person or online to pay for qualified medical expenses.
- Always keep receipts in the event the IRS requests validation of your qualified medical expenses.
- Check your balance at **Fidelity.com/benefitscard** before using your card to ensure that you have sufficient funds for your purchase.

Where to use your card

- Your card may be used at pharmacies, hospitals, doctor's offices, dentist's offices, vision providers, and other eligible merchants.
- Your card is not accepted at ineligible merchants, such as restaurants, gas stations, taxis, or ride-sharing companies.

How to keep it safe

- Sign up for transaction alerts at [Fidelity.com/alerts](https://www.fidelity.com/alerts) (select *Cash Management*) to monitor for any fraudulent usage.
- Lock/unlock your card to protect against unauthorized activity at **Fidelity.com/benefitscard**.

What's considered a qualified medical expense?

Here is a list of some of the common eligible products and services.

Medical

- Office visits
- Diagnostic testing
- Surgical procedures
- Over-the-counter medications
- Prescriptions

Dental

- Fillings
- Cleanings
- Braces
- Artificial teeth

Vision

- Exams
- Glasses
- Contact lenses
- Corrective surgery

Other

- Counseling
- Cessation programs
- Acupuncture
- Chiropractic care
- Foot care and first aid

For a complete and up-to-date list of qualified medical expenses, see IRS Publication 502.

Not sure if your item is a qualified medical expense?



Scan the QR code to download the **Fidelity Health®** app and use the barcode scanner to find out if an item is a qualified medical expense.