

Your Health & Benefits card has arrived.

NUMBER OF CARDS

DEBIT CARD NUMBER



Important reminders

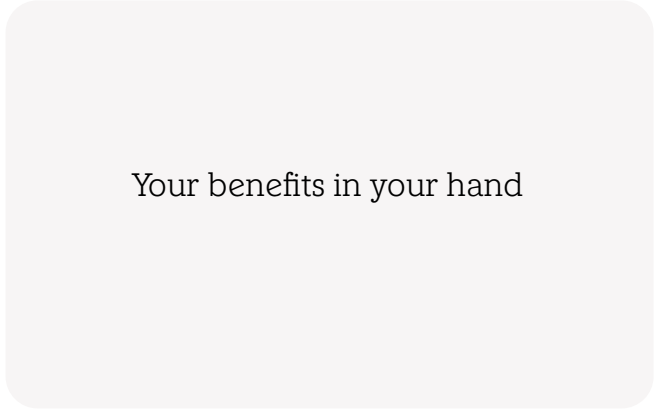
- Keep your contact information up to date on **NetBenefits.com/profile**. See your Health & Benefits Card Agreement and Disclosure Statement for more information about how to use the card.
- Pay for qualified medical expenses with your HSA, as defined by the IRS, or, if applicable, eligible expenses as defined in your employer benefit plan.
- 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 it 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 account.
- **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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 The Health & Benefits card is issued by PNC Bank, N.A., and the debit card program is administered by BNY Mellon Investment Servicing Trust Company. These entities are not affiliated with each other or with Fidelity. Visa is a registered trademark of Visa International Service Association and is used by PNC Bank pursuant to a license from Visa U.S.A. Inc.
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Health & Benefits card overview

Pay for qualified expenses with your card.

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 either in person or online to pay for qualified expenses
- When you use your card, the eligible amount of your expense will be deducted automatically from the appropriate account based on the type of merchant, expense type, and available balance in the account.
- Check your balance at **Fidelity.com/benefitscard** before using your card to ensure that you have sufficient funds for your purchase.

Save your receipts

- It is important to keep your receipts to substantiate your Flexible Spending Account (FSA)/Health Reimbursement Arrangement (HRA) purchases in a timely manner, or access to the account balance on your card may be suspended until receipts are received or the ineligible expense is repaid.
- Always keep receipts for qualified expenses in the event the IRS requests validation of your expenses.

Where to use your card

Your card is not accepted at ineligible merchants, such as restaurants, gas stations, taxis, or ride-sharing companies.

HSA

- Your card may be used at pharmacies, hospitals, doctor's offices, dentist's offices, vision providers, and other eligible merchants.

FSA/HRA

- Your card may be used at eligible merchants or service providers as defined in your employer benefits plan.

How to keep it safe

- Sign up at Fidelity.com/Alerts (select *Cash Management*) for transaction alerts 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.

General Health Care

- Office visits
- Diagnostic testing
- Surgical procedures
- Over-the-counter medications
- Prescriptions
- Counseling
- Cessation programs
- Acupuncture
- Chiropractic care
- Foot care and first aid

Dental and Vision Expenses

- Fillings
- Cleanings
- Braces
- Artificial teeth
- Exams
- Glasses
- Contact lenses
- Corrective surgery

For a complete and up-to-date list of qualified medical expenses, see IRS Publication 502. If you have dependent care FSA funds available on your card, please see IRS Publication 503 for a list of qualified dependent care expenses.

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.