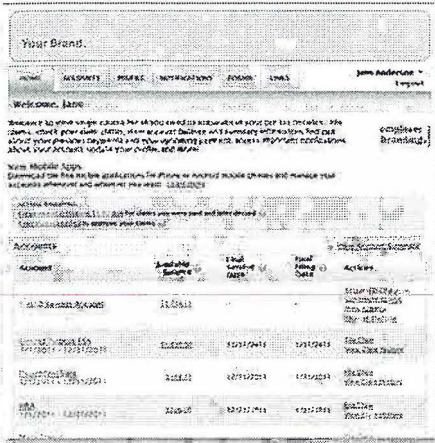


Managing your benefits as easy as 1-2-3!

1. An easy-to-use **Consumer Portal** will allow secure, 24/7 access to your accounts to:



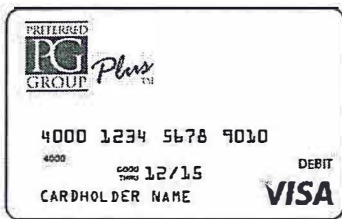
- Check your up-to-the-minute plan balances
- View all plan, claims and payment detail
- File claims and submit receipts online
- View upcoming reimbursements
- Order new or report lost/stolen
- Sign up for or update your direct deposit information
- And much more!

2. A handy **Mobile Application** to:

- Access available account balances on your iPhone®, iPod Touch®, iPad®, or Android®-powered device
- File claims right from your phone!
- Submit receipts using your device's camera
- Receive account balances and selected alerts via text message on any mobile device



3. The convenient **Visa Healthcare Benefits Card** to:



- Eliminate the need to pay with cash at the point of service and then submit claims for reimbursement
- Access all your accounts on the same card - automatically takes funds from the correct account at point of sale
- Reduce the need to submit receipts to verify purchases

**An email address is required to use a Visa Debit Card