

What action do I need to take?



Read the enclosed
cardholder agreement



Sign the back of your benefits card to
indicate that you understand and accept
the terms of this agreement



Use your new benefits card to pay for
eligible products and services

What if there is not enough money available in my account to cover the cost of a purchase?

A merchant may accept a partial
amount up to your account balance.
If the transaction is denied, check with
your plan administrator to see if you
can pay for the eligible product or
service using personal funds and then
submit a reimbursement request, along
with your receipt.

Questions?

If you have questions about your benefits
card or your benefits plan, contact your plan
administrator at the number on the back of
your card. If you need to report your card lost
or stolen, contact your plan administrator at
the phone number or website address listed
in your plan documents.



Welcome to your Benefits Debit Mastercard®

Your go-to guide for using
your new benefits card

The information provided in this brochure is intended for use as
a guideline and should not be construed to indicate the benefits
covered by your employee benefits plan. The eligibility for
reimbursement of any expense is determined in accordance with
your plan documents, which govern in all instances. Please consult
the plan documents for further information.

This card is issued by Avidia Bank, Member FDIC, pursuant to
license by Mastercard International Incorporated. Mastercard and
the circles design are registered trademarks of Mastercard
International Incorporated.

Avidia Bank is not affiliated in any way with your Benefit Plan
and/or plan documents, and does not endorse, sponsor, or
administer your Benefit Plan.

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Congratulations on making the decision to save money with your benefit account offering.

Your new Benefits Debit Mastercard® gives you an easy way to access your benefit account funds. Depending on the benefits offered by your employer and the account(s) you have selected, your card may be linked to one or more of the following:

Flexible Savings Account (FSA)

Health Reimbursement Arrangement (HRA)

Health Savings Account (HSA)

Dependent Care Account (DCA)

Transit/Parking Account

How does this card work?

This benefits card is limited to specific merchants based on the benefit account(s) that are available to you, and to expenses deemed eligible by your benefits plan.

Where can I use my card?

You can use your benefits card at certain healthcare and non-healthcare merchants, or transit merchants, specified by your benefits plan. A healthcare merchant includes medical providers such as doctors, dentists, vision care facilities, and other locations that sell only medical services/products. A non-healthcare merchant is any retailer who may carry healthcare products along with other product lines. Examples of non-healthcare merchants include grocery stores, mass merchandisers, and pharmacies.

What's an eligible expense?

That depends on your benefits plan. For example, if you have a healthcare FSA or HSA, eligible expenses may include*:

- Medical and dental deductibles, copayments, and coinsurance
- Eye exams, contact lenses, and glasses
- Prescription drugs
- Orthodontia or other dental care
- Physical therapy and chiropractic care
- Medical supplies and first aid kits
- Over-the-counter medicines
- And much more...

Tax-advantaged benefit accounts are governed by the IRS and your plan documents. If you're ever in doubt about the eligibility of a product or service, check your plan documents or ask your plan administrator.

** For a listing of the products and services that are eligible in your plan, please refer to your plan documents.*

Helpful Tips

- ✓ Use your benefits card to pay for eligible items only.
- ✓ When making a purchase, if you are offered a choice, you may select the "Credit" option to sign your receipt. If you are prompted to enter your PIN and you do not have it, or if you enter your PIN and the purchase is declined, ask the merchant to process the transaction so that you may sign the receipt instead.
- ✓ You cannot use your card at an ATM, or to obtain "cash back" when making a purchase.
- ✓ Always save your itemized receipts in case you are asked to provide additional information by your plan administrator or the IRS to verify eligibility of the expense. If you do not provide the required documentation, you may lose access to your card.
- ✓ Check with your plan administrator to see what digital tools are available for you to easily check your balance and manage your account.