

Your Health Care Spending Card Debit MasterCard® or Consumer Accounts Card® Debit MasterCard®



If you have the Consumer Accounts Card

You will continue to use your card until it expires. The expiration date is on the front of the card. When your card is about to expire, you will receive the new Health Care Spending Card.



If you have the Health Care Spending Card

This is the new version of the Consumer Accounts Card, and it works exactly the same. We've just given it a new name and improved the look.

Your debit card from UnitedHealthcare is an easy way to pay from your FSA.

You can use it to pay by phone, the Web, or at any place that accepts MasterCard. Here are some of the highlights:

- It's connected to your flexible spending account (FSA).
- There's no need to write checks or submit claim forms.
- Use it for eligible medical, dental, vision and pharmacy expenses.
- Use it for eligible dependent care expenses (if it applies).

I've lost my card or it was stolen!

Call Customer Care immediately at 1-866-755-2648. We will deactivate the card immediately and will mail you new cards. If you report the missing card to us within four (4) business days, you will not be liable for any fraudulent use. You may be responsible for up to \$50 if you do not report the loss within those four days. Be sure to monitor your account regularly with myuhc.com®.

Have questions about your debit card? We've got answers.

How do I activate my card?

Before you can use your card, you must activate it. If you haven't done so, call 1-866-755-2648 and just follow the directions. One phone call will activate all cards (all participants are sent two). After the call, the card will activate. Be sure to sign the card and review the Terms and Conditions that arrived with your card. This is part of your agreement with us. It's important information to keep with your records.

What if I don't activate my card?

Please cut it up and throw it away. We don't want you to risk losing the card or having it stolen. You can still be reimbursed for eligible expenses by mailing a paper reimbursement form. You can find the form on myuhc.com.

Where can I use the card?

You can use your card to pay for eligible expenses at many different locations. You can use it to pay by phone, the Web, or at any place that accepts MasterCard. In general, here are the locations:

- At the doctor, dentist, eye doctor, clinic, hospital or other care provider
- At the pharmacy
- At the grocery store, supermarket or other retail store

Who can use my card?

You will receive two cards as a new UnitedHealthcare member or if your current card expires. We provide the extra card for a spouse or dependent eligible for reimbursement under your plan. If it's not needed, please cut it up and throw it away. If you keep it, make sure your spouse and dependents sign the back of their card. You can request additional cards by calling Customer Care at 1-866-755-2648.

How do I use my card?

When you are making a purchase, you can give your card to the person at the register. The fastest way to use your card is to choose "credit" when you are paying. You can choose "debit," but you will need a PIN. You can get a PIN by calling customer

service. Remember, the location must accept MasterCard. After the purchase, sign the receipt, which is your agreement that you understand the charge and that you are using the card for an eligible expense. The payment will automatically be made from your account as long as you have enough money in the account. Always keep your receipts of purchases and payments for your records.

What expenses can I pay for with my card?

You can use your card to pay for many different expenses as long as they are eligible, or covered, under your plan. This includes:

- Medical, dental, vision copayments and any out-of-pocket responsibility when you use the UnitedHealthcare network
- Day care provider expenses if you have a dependent care FSA and they accept MasterCard
- Prescription copayments or other out-of-pocket responsibility
- Over-the-counter (OTC) supplies and materials

Health reform change: As of January 1, 2011, over-the-counter medicines and drugs, other than insulin, cannot be reimbursed or paid for with an FSA, unless prescribed.

You may be able to use your debit card if you take your OTC prescription to a pharmacist to be filled and have a prescription number assigned. Or, you can submit a claim form to be reimbursed. If you submit a claim form, you must include a receipt from the pharmacist that includes:

- Prescription number
- Your name
- Date of purchase
- Dollar amount

You can find the form on myuhc.com.

Should I enter "debit" or "credit" when I am making a purchase?

The fastest way to use your card is to choose "credit" when you are paying. You can choose "debit," but you will need a PIN. You can get a PIN by calling customer service.



What happens if the card doesn't work, or I can't use the card to pay?

If your card doesn't work or it is declined or you can't use it, you may purchase another way, using cash or credit card. As long as the expense is eligible, you can be reimbursed by submitting your claim online in 3 easy steps which saves you time and money on postage.

1. Log in to myuhc.com
2. Select Claims & Accounts
3. Select Submit FSA Claims Forms

You still have the option of mailing in a paper reimbursement form. You can find the form on myuhc.com.

If you have the automatic payment feature on myuhc.com, you don't have to worry about submitting a paper form. You will automatically be reimbursed by your FSA. This feature is typically already "on" when you start the plan year. You can turn it off at any time. To do so, log in to myuhc.com, and click on *View Account Balances*. Then click on the *Automatic Payment Options* link.

Why was my card declined or rejected?

There are many different reasons why a card will be declined. Here are the most common reasons:

- You did not activate the card.
- The item you are purchasing is not eligible under your plan.
- You do not have enough money in your account.
- The item you are purchasing is a non-prescribed OTC medicine.
- The medical, vision or dental copayment or network out-of-pocket responsibility does not match with your plan.
- The prescription copayment or out-of-pocket responsibility does not match with your plan.
- The location you are using does not have the right technology to read your card.
- The card swipe machine may be broken.

If I have a balance in my FSA from last year, can I use my card to spend that money?

You cannot use the card unless you re-enroll in the FSA. If you re-enroll in the FSA for the new plan year, and you have an FSA grace period, your card will work to spend last year's money for new health care expenses.

If I want to make a purchase, but don't have enough money in my FSA, can I still use my card?

Yes. If the location accepts partial payments, the amount remaining on the card will automatically apply to your bill. You can use myuhc.com to track your expenses and spending. This also helps you stay up-to-date on your balance.

Can I have a negative balance in my FSA?

Yes. We update your card purchase information daily. However, there can be instances when your card is used on the same day that an automatic payment is made or we have paid from a paper reimbursement form. This could result in a negative balance. If this happens, we will contact you about the overpayment process.

Will I receive a statement in the mail like I do for my other debit/credit cards?

Yes. You can receive a health statement in the mail, which will include your account balance information combined with your health plan information, such as claims. Health statements are mailed monthly if there is activity on the account. You can also view the statements anytime on myuhc.com. If online viewing is what you prefer, you can turn off the paper statements to save paper. Log in to myuhc.com, click on *Claims & Accounts* and go to *Mailing Preferences*.

Does my card expire? If so, when?

After you receive and activate your card, the card can be used for four (4) years as long as you continue to enroll in the plan each year. The card's expiration date is on the front of the card. When your card expires, you will receive the new card.

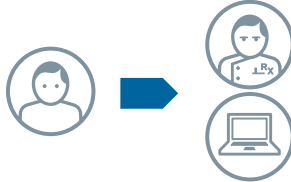
Paying with your card

Purchasing medical care (i.e. office visit)



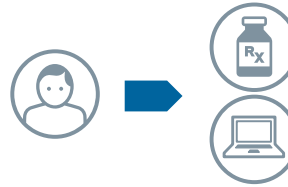
You visit your doctor or other provider. You can use the card to pay for copayments or any out-of-pocket responsibility when using a UnitedHealthcare network provider.

Purchasing prescriptions



You visit the pharmacy or use the pharmacy website. You can use the card to pay copayments or any out-of-pocket responsibility.

Purchasing over-the-counter (OTC) supplies or prescribed OTC medicines or drugs



You visit the pharmacy, **grocery or retail store, or related websites**. If purchasing OTC medicines or drugs, you must purchase at a pharmacy and have a prescription.



The fastest way to use your card is to choose “credit” when you are paying. You can choose “debit,” but you will need a PIN. You can get a PIN by calling customer service. Once the card is swiped/entered, the following is checked:

- ▶ Is the card active?
- ▶ Are the items eligible for purchase?
- ▶ Is there enough money in the account?
- ▶ Does the purchase amount match the plan amount?

If “approved”

The card will pay.

If “declined” or card will not work

You must use another form of payment (i.e., cash or credit card)

If you have automatic payment, you will automatically be reimbursed.

Or you can submit a reimbursement form along with your receipt and prescription.



Contact a tax, legal or accounting professional for personal advice on tax-related filings and issues. Federal and state regulations are subject to change.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Information for individuals residing in the state of Louisiana or have policies issued in Louisiana: Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those non-network services, in addition to applicable amounts due for copayments, coinsurance, deductibles, and noncovered services. Specific information about network and non-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.

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