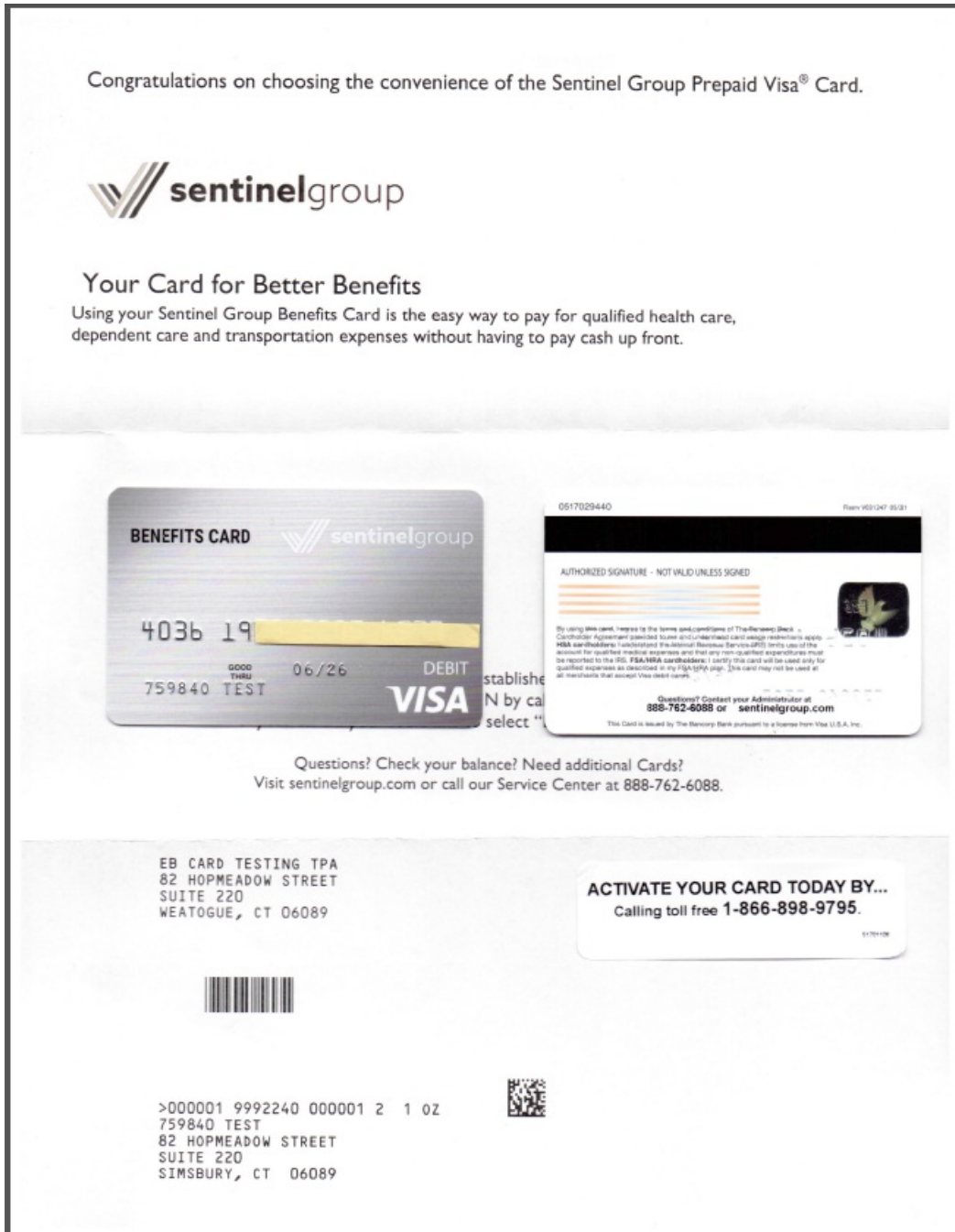


Benefit Card Mailing Information

When you receive your benefit cards they will include the following enclosure:



Using Your Sentinel Group Prepaid Visa® Card makes FSAs, HRAs, and HSAs fast, easy, and automatic!

Before Using Your Card

- Know what accounts you have and your available balance.
- Know which accounts you can use with the Card.
- Know which merchants and providers accept the Card.

Accessing Your Account Online Is Easy!

- Visit sentinelgroup.com and make sure that you are on the "For Individuals" page
- Then, from the Login dropdown menu, select "FSA, HSA, HRA, Commuter Accounts"
- From the login page, click "Get Started" to set up your account.

Also download our mobile app by searching "Sentinel" in the iTunes App Store or Google Play

STEP 1: Activate and sign your Card(s).

- To activate, call the number on the Card sticker. When prompted for member ID, this is usually your Social Security Number.
- Sign the back of your Card. If you have another eligible user, that person should sign the other Card.
- Once activated, you will have access to your account balance on your plan effective date. Please note that your dependent care and qualified transportation funds are available only after they have been deducted from your paycheck and posted to your account.
- Add your Card to your mobile wallet! Follow the same process that you would in adding your personal credit card to the wallet.
- **Do not throw your Cards out at the end of the plan year as they will be reloaded with the new plan year election. A fee may apply for replacement cards ordered prior to the expiration date.**

STEP 2: Use your Card.

- Your Card can be used for current plan year qualified expenses only, for you and your dependents.
- Transportation participants - you cannot use your Card at general retailers (gas stations, convenience stores) that sell transit passes.
- **Important Note for FSAs and HRAs:** IRS rules allow you to use your Card only at merchants that can identify qualified items at checkout. When you use your Card at one of the participating stores, you will not have to supply a receipt to verify a purchase! If a store is not participating, your Card may decline due to IRS regulations. Sentinel Group may request a copy of your receipt after your purchase for audit purposes.

Swipe your Card at pharmacies and other providers for:

- Health plan copayments
- Dental/Vision expenses
- The amount you owe for prescriptions covered by your health plan.
- Eligible Over-the-counter (OTC) items (if covered by your plan) at pharmacies, discount/department stores, and supermarkets.
- Dependent care expenses
- Transportation & parking expenses

Enter your Card number on your account statement or online for:

- Medical statements with a "Patient Balance Due" (e.g. Health plan deductibles and coinsurance)
- Mail service and online pharmacies

Visit sentinelgroup.com for a more detailed list of eligible expenses.

STEP 3: Save all itemized receipts.

- You may be contacted by Sentinel Benefits to submit certain receipts to verify expenses to comply with IRS guidelines.
- If you're asked to provide a receipt, it must include: merchant or provider name, service received or item purchased, date of service, and amount of the expense. Cancelled checks, handwritten receipts, your Card transaction receipts or previous balance receipts cannot be used to verify an expense.
- Your Card may be suspended if supporting documentation is requested and not received in a timely manner.

STEP 4: Check your balances often.

- Check your balance by logging in to your account at sentinelgroup.com or calling our Service Center at 888-762-6088.
- Make sure you have sufficient funds in your account to cover your expenses.
- If the expense is more than your available balance, you may be able to use your Card for the exact amount left in your account, and use another form of payment for the difference. Check with the merchant.

This card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc and may not be used everywhere Visa debit cards are accepted. No cash or ATM access © 2023 WEX Health, Inc. 51700704 759840

Please be advised, by activating and using your benefit card, you agree to the terms of use.