



Benefit Strategies is committed to providing you and your employees with the newest technology and payment options. Below are some exciting new features that are available now or coming soon.

Now Available!
Pay to Provider Option

We are pleased to announce that employees who file claims online using our secure employee portal can now indicate whether they want their reimbursement to go to themselves or to a provider of their choice. **Please Note: If you are interested in turning on this new feature for your employees, please contact your dedicated account manager directly or email us at info@benstrat.com.**

This new option provides employees with greater control over their plan and it gives them tools to manage their expenses easier with increased efficiency. Employees will have the flexibility to add new providers and the ability to search through providers they have already entered. Claims can be filed in the normal manner through our secure online portal however a new option to select “pay me” or “pay someone else” will be shown once the new feature is turned on for your employees.

Now Available!
Mobile Application Upgrade

Benefit Strategies is offering the ability for iPhone or Android users to access their account information directly through their phone. Research has shown that 76% of adults in the United States have mobile phones and about 50% of United States mobile users have an iPhone or Android. This confirms that more Benefit Strategies’ consumers rely on their phones to access important account information than ever before.

Currently, participants can access the following information through the application:

- Available Balance
- Final Service Date (final date to incur claims)
- Final Filing Date (final date to submit claims)
- Convenient Customer Service Contact Information
- View Previously Filed Claims
- Upload Receipts for Debit Card Substantiation Requests

Participants can also file Health Care FSA claims through the mobile application by following these simple steps:

- Enter a reimbursement request on the phone
- Take a picture of the receipt or invoice
- Submit the claim and the reimbursement will be processed quickly and efficiently (we process claims each day and reimbursements are generated twice a week)

iPhone or Android phone users can download the mobile application by searching for “Benefit Strategies” in the Apple App Store or the Google Android Market Store.

Coming Soon!

PIN Option with Benefit Strategies' Debit Cards

The Durbin Amendment, Section 1075 of the Dodd-Frank Wall-Street Reform and Consumer Protection Act, goes into effect on **April 1, 2013**. This amendment requires consumers to be provided with the ability to pay for eligible expenses using a PIN (Personal Identification Number) at the point of sale, in addition to the current signature process.

The use of a PIN is not required for your employees who use the Benefit Strategies FlexExpress Benefits Card. Your employees can continue to use their card as they always have by simply swiping their card and providing a signature – no change is required. This new regulation only requires that the PIN option is made available to consumers.

For additional Q&A describing this change, please review the following page.

Durbin Amendment\Benefit Strategies FlexExpress Benefits Card FAQ

Summary: Effective April 1, 2013 a new regulation goes into effect as part of the Dodd-Frank Wall-Street Reform and Consumer Protection Act that requires consumers to be provided with the ability to pay using a PIN (Personal Identification Number) at the point of sale, in addition to the current signature process.

What is the effective date of this new regulation?

The new regulation goes into effect on **April 1, 2013**.

What is a PIN network solution or PIN-based transaction?

A-PIN-based transaction does not require a signature. The cardholder's identify is verified by entering his/her PIN at the point of sale.

Are employees required to use a PIN to access funds in their account?

No, your employees can continue to use Benefit Strategies' Debit Cards as they always have by simply swiping their card and providing a signature – no changes are required.

If employees are prompted to enter a PIN, and they have not yet selected one, or do not wish to use a one, what should they do?

They should let the merchant know that they wish to pay using the "credit" process. The merchant will be able to direct them accordingly.

How will PINs be made available to my employees?

Your employees will have the option to choose whether or not they receive a PIN. We have developed an interactive voice response (IVR) system that allows your employees to self-select a PIN by calling our main toll free number at 1-888-401-FLEX (3539).

When will PINs be available for my employees?

PINs will be available in the mid-March timeframe.

How do you recommend that I communicate this legislative change to my employees?

We have drafted a communication piece that will be going out via email to all card holders. The email will include a link to our Frequently Asked Questions page for more information.

How does the PIN transaction work for my employees?

To use the PIN number, employees will need to choose "Debit" on the keypad when they swipe their card at the point of sale. They will then be prompted to enter their PIN.

Credit = Signature; Debit = PIN.

If an employee does not remember his/her PIN, how can it be reset?

Employees can reset their PINs via the same IVR self service process and toll-free number; they used to create their PIN. This toll-free number is also posted on our consumer portal site.

Will employees be able to receive cash-back or access their accounts via ATM with this new PIN option?

No. PINs will only allow your employees to pay for eligible goods and services at the point-of-sale as they do today. Cash-back and ATM transactions will not be allowed.