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System Updates for 2013

Benefit Strategies is committed to providing you with the newest technology and payment options. Below are some exciting new features that are 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)

Health Care Accounts and Limited Purpose plans can submit mobile claims.

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.

PIN Option with Benefit Strategies' Debit Cards

The Durbin Amendment, Section 1075 of the Dodd-Frank Wall-Street Reform and Consumer Protection Act, went 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 click [HERE!](#)

Please contact Benefit Strategies at our toll free number for more information.

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