



Healthcare Debit Card PIN FAQ

New PIN for Healthcare Debit Cards – Participant Questions and Answers

What is changing?

A new PIN option is being added to your existing healthcare debit cards.

Why is a PIN being sent to me that I didn't request?

The Dodd-Frank Wall Street Reform and Consumer Protection Act (Public Law 111-203, H.R. 4173) was passed in July 2010. Included in the act is the "Durbin Amendment" which addresses the rules governing credit and debit card transaction fees and routing. This amendment includes language impacting health care accounts that are linked to debit cards. The legislation requires that PINS be available to consumers using these debit cards as of April 1, 2013, due to the mandate that the cards must be allowed to route over at least two non-affiliated networks such as Visa or MasterCard. Accordingly, the "Durbin Amendment" specifies that healthcare account debit cardholders have the option to **select either a debit OR credit transaction** when using their cards at the point of sale.

When will the PINS be mailed?

Mailings to Flexible Spending Account (FSA) and Health Reimbursement Arrangement (HRA) cardholders will begin the week of 3/1/13 and continue through the week of 3/29/2013. Health Savings Account (HSA) debit cards are not currently required to add PIN functionality and participants with HSA-only debit cards will not be included in this mailing.

What will the PIN mailing look like?

The letters containing the PIN will be sent to you in a plain envelope to protect your privacy and to deter theft of the mailings. It will look generic in nature; much like standard financial institution communications regarding these matters; but will include the greeting, "Dear Benefit Accountholder."

Will all my healthcare debit cards get a notice regarding the new PIN assignment?

Only the primary debit cardholders will receive a PIN mailer from Bank of America, the card issuer, which will provide the PIN for each household. Dependents who also have a card will NOT receive a separate PIN, but will use the primary cardholder's PIN.

When will this new PIN functionality be available?

The new PIN option will be available for use as soon as you receive your PIN, subject to the ability of individual merchants to process debit transactions. Merchants are not being required to update their systems to accept PIN debit transactions. If the merchant you use has not updated their system to allow the use of a PIN, you will be able to use the card by providing your signature, same as you have been doing.

Will I receive a new debit card due to this change?

No, to avoid any disruption in service, the new PIN functionality is being added to your existing cards.

How will this affect the debit card(s) I have now?

This new PIN feature does NOT affect how your cards work now, but simply offers you the new option to select either "credit" or "debit" when making a purchase.

What changes can I expect to see when using my debit card with a debit option?

- When using the card at merchants capable of accepting debit transactions, you will have a choice to select either "credit" or "debit" when using your card
- You can continue to use "credit" transactions which will require your signature for authenticating transactions
- Some merchants may not accept "credit" card purchases, but may accept the "debit" option
- For the "debit" option, you will be prompted to enter your PIN to complete your transaction
- You may also ask the merchant to run your purchase as a "signature debit" purchase if you cannot remember your PIN, or if you entered a PIN and the transaction is declined



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Will I be able to purchase non-health care items with a PIN?

The cards will continue to be available to ONLY pay for eligible health care expenses.

Can I use my healthcare debit card at an ATM for cash?

No, the debit cards and PINs cannot be used to withdraw cash at ATMs.

Will I be able to request “cash back” when making a purchase using the debit option?

No, requests for cash back will be declined by the system, but not affect the purchase transaction.

If I lose my PIN – how can I retrieve it?

A new option will appear on the spending account website to request a new PIN if it is forgotten or compromised in some way. You may request that the new PIN be sent electronically.

For example, the user interface on the Profile Page will now include the following links:

- Request PIN – Link to request current PIN
- Reset PIN – Link to request reset / unlock of PIN
 - Note: Please wait 24 hours to retry PIN after resetting
- Last PIN Mailed – This is the date when the last PIN was mailed
- Last Reset on link - This is the date when the last reset was requested

Can I change/customize my PIN?

No, PINs are system-generated and cannot be changed or customized.

What if I request a new debit card (if the card is lost or stolen), will I keep the same PIN?

If the card is lost or stolen, a new card will be issued and a new PIN will be sent in a separate mailing from the new debit card.

Can I be “locked out” if I enter the wrong PIN?

The PIN functionality will lock out any cardholder when an incorrect PIN number has been entered three times. However, you will have the option of using the CREDIT functionality to complete your transaction.