Communication plan for members experiencing a change to their debit cards and web portal

**Timing:** 30-day communication (10/2)

**Subject:** A couple of BenefitWallet® changes are coming your way…

A couple of BenefitWallet® changes are coming your way…

1. **Replacement BenefitWallet Visa® debit cards will be issued**

For specific information regarding your new debit cards, please watch your email for additional communications. BenefitWallet will be sending you an email with the specific date your new BenefitWallet debit cards will be mailed to you. It is very important you know when your new HSA debit cards are on their way so you can activate them immediately upon receipt.

**Please note:** In order to make sure your new HSA debit cards are mailed to the correct address, review and update your mailing address online using these steps:

1. Log on to your account,
2. Click on "Member Services",
3. Select "My Profile",
4. Scroll down and select “Update Address Info”,
5. Select “Edit”,
6. Input your address information,
7. Click on “Submit Changes”.

2. **You will experience a new web portal**

BenefitWallet is enhancing the member portal. In addition to a new look and feel, the new portal has a lot of innovative functionality, especially around claims processing, payments and record keeping. BCBS-processed medical claims will be pushed to the portal for viewing and action by members. You will be able to pay those claims from your HSA or store the claims for action at a later date. You will also be able to manually add non-BCBS-processed claims to your new claims filing cabinet for payment or record
Reminder: You will experience a couple of BenefitWallet® changes in the upcoming weeks.

Make sure your address is up to date by going to “My Profile” under the Member Services Tab after logging into your account.

**1. Replacement BenefitWallet Visa® debit cards will be issued.**

- Any previously-issued HSA debit cards will be deactivated on Monday, November 3rd.
- You may continue to access your funds — via your BenefitWallet checkbook or online by using online bill pay — until your new BenefitWallet debit cards are received and activated. If paying out of pocket, you can reimburse yourself for your expenses using your BenefitWallet checkbook or online bill pay.
- Replacement BenefitWallet Visa debit cards will be mailed on Tuesday, November 4th.
- If you have 1-2 active debit cards, you will receive 2 debit cards in your name. If you have more than 2 active debit cards, you will receive replacement debit cards for all active debit cards in your name.

**2. You will experience a new web portal**

Beginning November 10th, you will experience a new member portal. In addition to a new look and feel, the new portal has a lot of innovative functionality, especially around claims processing, payments and record keeping. BCBS-processed medical claims will be pushed to the portal for viewing and action. You may elect to pay those claims from your HSA or store claims for action at a later date. Prime Therapeutics prescription drug claims will be pushed to the portal so that you have a record of these claims and payments for future reference. You will also be able to manually add non-BCBS-processed claims for payment or to your filing cabinet for record-keeping purposes. In addition, you will be able to upload receipts directly to the filing cabinet from your PC or by using the new mobile app. The BenefitWallet mobile app replicates much of the new
web portal functionality so that you can manage your account using your Apple or Android device.

FAQs are available on how the new health plan claims functionality will work.

The BenefitWallet Team

**Timing:** Member 7-day communication (10/27)

**Subject:** Important reminder about changes to your BenefitWallet® debit card(s) and website.

This is an important reminder about changes to your BenefitWallet® debit card(s) and website.

1. **Replacement BenefitWallet Visa® debit cards will be issued**
   - Any previously-issued HSA debit cards will be deactivated on Monday, November 3rd. You may continue to access your funds — via your HSA check book or online by using online bill pay — until your new BenefitWallet debit card is received and activated. If paying out of pocket, you can reimburse yourself for your expenses using your HSA check book or online bill pay.
   - Replacement BenefitWallet Visa debit cards will be mailed on Tuesday, November 4th.
   - If you have 1-2 active debit cards, you will receive 2 debit cards in your name. If you have more than 2 active debit cards, you will receive replacement debit cards for all active debit cards in your name.

2. **You will experience a new web portal**

Beginning November 10th, you will access a new member portal. In addition to a new look and feel, the new portal has a lot of enhanced functionality, especially around claims processing, payments and record keeping. BCBS-processed medical claims will be pushed to the portal for viewing and action. You may elect to pay those claims from your HSA or store claims for action at a later date. Prime Therapeutics prescription drug claims will be pushed to the portal so that you have a record of these claims and payments for future reference. You will also be able to manually add non-BCBS-processed claims for payment or to your filing cabinet for record-keeping purposes. In addition, you will be able to upload receipts directly to the filing cabinet from your PC or by using the new mobile app. The BenefitWallet mobile app replicates much of the new web portal functionality so that you can manage your account using your Apple or Android device.

Additional information will be sent regarding how to use the website.
The BenefitWallet Team

**Timing:** Member notification of mailing (11/4)

Your BenefitWallet® debit cards were mailed today!
Please look for your cards in the mail and activate them upon receipt.

Here is what you will need to do once your BenefitWallet debit card arrives:

- **Activate** your new debit cards using the activation sticker instructions on your cards.
- **Sign** your new debit cards.
- **Destroy** your current HSA card(s) - if you have one.
- **Use** your new card(s) for eligible expenses.
- **Manage** your account online through [www.mybenefitwallet.com/myaccount](http://www.mybenefitwallet.com/myaccount).
- **Read** the material enclosed with your BenefitWallet debit cards for more details.

Your current HSA debit card(s) were automatically deactivated on Monday, November 3, 2014. This means your current HSA card(s) will no longer be accepted by providers and vendors on this date and after.

As soon as you activate your new BenefitWallet debit cards, you can begin to use them!

Important note: If your current HSA debit card number is on file with any providers to process a recurring payment, you will need to provide them with your new BenefitWallet debit card number.

**Using your new BenefitWallet card:**

Your new BenefitWallet debit card can be used at certain locations, just like your old card. For example, you can use your card at a pharmacy or doctor’s office, but not at a gas station or movie theatre. This location restriction helps ensure that you use your HSA funds for eligible expenses and avoid potential tax penalties. With your new BenefitWallet card, we have extended this feature even further. When you use your card at most pharmacies, the card will distinguish between eligible and non-eligible expenses. This expense restriction helps ensure that only eligible items will be approved.

For more information on how to use your BenefitWallet card, please download and review our [Frequently Asked Questions (FAQs)](http://www.mybenefitwallet.com/myaccount). Remember, you can always use
your checkbook, an ATM or the online bill payment feature for complete access to your funds.

The BenefitWallet Team

**Timing:** Member web enhancement notification (11/10)

**Subject:** The BenefitWallet® member portal is changing

The BenefitWallet® member portal has changed — providing you with new and enhanced features.

BenefitWallet® is introducing a new member portal that will provide you with a number of new tools and enhanced functionality. Beginning November 10th, we will automatically route you to a new BenefitWallet member portal. In addition to all of the functions you access today, the portal will offer the following new features:

- BCBS-processed claims will be automatically pushed to the website for viewing and action.
- The ability to upload and save receipts.
- A new mobile app (including the ability to take a photo and upload receipts).

Go to the Communication Center for information about your enhanced web experience.

- View this short video for highlights of our new member website.
- For instructions on commonly used functions, refer to the “How do I?” guide.

Log in to the BenefitWallet website as you normally would. (If you have not logged in to the website before now, you may be asked for a security code, Web Security PIN or security questions to authenticate your identity before going to the home page. If you need a security code, it will be sent to your email or available through the BenefitWallet Service Center.) The new home page of the BenefitWallet member website will appear as shown below.
New Online Payment and Contribution Features

Beginning November 10th, you will have access to our new online banking tools instead of Direct Pay HSA.

If you are interested in making payments or contributions online, learn more about our new payment features or making electronic contributions.

Are you a current Direct Pay HSA user?

Please note the following:

- One-time payments initiated through Direct Pay HSA will be honored. If you have already set up a claim to be paid using Direct Pay HSA, there is no need to request the same payment on the new website.
- For your convenience, any provider profiles that you set up in Direct Pay HSA will be automatically transferred to our new website.
- As of November 10, recurring payments will be canceled and you will need to reestablish your recurring payments on the new website as described in the payment features link.
Electronic contribution and reimbursement information will need to be reestablished on the new website. Note: this does not impact any employer or payroll contributions.

We hope you take advantage of all the new features and functionality of our new BenefitWallet member website!

The BenefitWallet Team

Timing: 11/13 Member Post-Mail Notice
Subject: Your new BenefitWallet HSA debit cards have been mailed!

Your new debit cards have mailed.

Your new BenefitWallet debit cards were mailed on November 4th. Please check your mail and activate your BenefitWallet cards upon arrival so you can use your cards to access your funds.

If you have not yet received your new BenefitWallet cards, please contact us at 1.877.635.5472.

Cards previously issued for this account have been canceled. Until you have received and activated your new BenefitWallet cards, you may access funds online using online bill pay or with your HSA check book.

Using your new BenefitWallet card:

Your new BenefitWallet debit card can be used at certain locations, just like your old card. For example, you can use your card at a pharmacy or doctor’s office, but not at a gas station or movie theatre. This location restriction helps ensure that you use your HSA funds for eligible expenses and avoid potential tax penalties. With your new BenefitWallet card, we have extended this feature even further. When you use your card at most pharmacies, the card will distinguish between eligible and non-eligible expenses. This expense restriction helps ensure that only eligible items will be approved.

For more information on how to use your BenefitWallet card, please download and review our Frequently Asked Questions (FAQs). Remember, you can always use your checkbook, an ATM or the online bill payment feature for complete access to your funds.
In addition to your new cards, you also have access to a new web experience and automatic payment functionality. Log in to your account and go to the “Communication Center” for more information on your new experience.

The BenefitWallet Team