

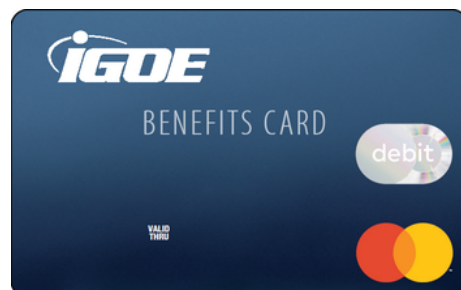


BENEFITS CARD OVERVIEW



WHAT IS A BENEFITS CARD?

Your Benefits Card gives you easy access to funds in your tax-advantaged benefit accounts. Simply swipe the card at the point of sale or provide your card details to pay a bill. Your Benefits Card works a bit differently than a standard credit or debit card as its use and rules are determined by the IRS.



HOW IT WORKS

- Your Benefits Card is a stored value card - similar to a gift card. Transactions will only be allowed up to the balance that you have available in your account.
- Your Benefits Card is designed to work at eligible merchant locations that accept MasterCard. A location is eligible based on the plan in which you are enrolled.
- Be prepared with an alternate form of payment in the event your card is denied. Should a card denial occur, you can request reimbursement of the expense.
- Remember to obtain a detailed receipt for all transactions. Your receipt should show what was purchased, when, where, and the dollar amount. Keep these for your personal records as this type of documentation may be required if you are personally audited by the IRS or if Igoe is required to collect this information to validate expense eligibility. If Igoe is required to obtain this type of documentation, we will send you a request via email as well as posting an alert on your online portal

There are special rules if your plan has the grace period feature. View the [Grace Period Overview](#) for details on how your card works during the grace period.