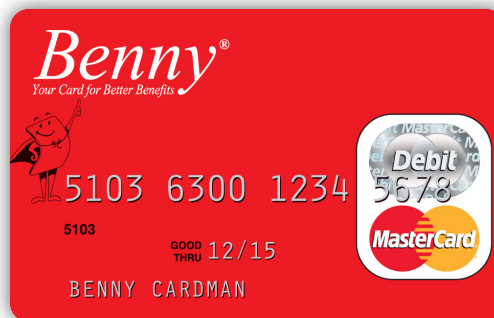


# Benny™ Benefits Card



## New payment choice coming *soon*.

Participants will have the option of using a PIN when swiping Benny™ at point-of-sale.

The Dodd-Frank Wall Street Reform and Consumer Protection Act, enacted into law in 2010, brought widespread reform to financial regulations. One aspect of the law requires that all debit cards provide consumers with the ability to access their accounts linked to each debit card from at least two unaffiliated payment networks.

### How does the new law affect Benny™?

The Benny™ Benefits Card from Employee Benefits Corporation uses MasterCard® as its primary payment network. Beginning on April 1, 2013, after swiping their card, participants can use a new option and enter a PIN. They also can sign for the expense as they do today.

### Which types of accounts are affected by this change?

If participants use their Benny™ Benefits Card with the BESTflex™ Plan or the EBC HRA™, the PIN option will be available.

The PIN option is not available if participants use their card with SimplyHSA.

If the BESTflex Plan or the EBC HRA is used with SimplyHSA, participants can use a PIN when using the card to pay for eligible dental or vision expenses reimbursed through the BESTflex Plan or the EBC HRA. If participants use Benny™ to disburse funds from their SimplyHSA account, the PIN will not be required.

### What happens at point-of-purchase?

At most retail locations or locations where consumers swipe their card through a keypad, the clerk will ask the participant to enter their PIN. The participant then simply enters the PIN on the keypad. If the participant chose not to request a PIN or can't remember their PIN, they simply request to sign for the expense the way they do today.

Requesting cash-back or any ATM-type transactions at point-of sale are not allowed.

### How do participants receive their PIN?

It's up to the individual participants whether or not to request and use a PIN. If they choose to do so, they simply call toll-free **1-866-898-9795** and create their PIN over the phone. Also, even though participants receive 2 cards, only one PIN is used for both cards.

### How do participants reset their PIN?

To reset a PIN for any reason, participants simply call the toll-free number. Only the participant may reset their PIN. For security reasons, Employee Benefits Corporation support teams cannot set or reset PINs nor do we store PINs in our system.

### It's not just business. It's personal.

We make it easy for our clients because, as employee-owners, we have a vested interest in the success of our company. In many cases, the relationships we develop with clients are personal. We believe our commitment is a major contributor to our success.

If you have any questions concerning the new Benny™ PIN option or any aspect of your administration, please contact your Client Liaison directly. You can also call **800 346 2126** or email [employerservices@ebcflex.com](mailto:employerservices@ebcflex.com).

Employee  
Benefits  
Corporation  
*We make it easy.*

P: 800 346 2126 | 608 831 8445

F: 608 831 4790

P.O. Box 44347  
Madison, WI 53744-4347

An employee-owned company

[www.ebcflex.com](http://www.ebcflex.com)