



Dear Preferred Administrators' FSA Cardholder,

On July 21, 2010, President Barack Obama signed the *Dodd-Frank Wall Street Reform and Consumer Protection Act* into Federal Law. A component of this legislation, the "Durbin Amendment," specifically targets the processing transactions originating from debit cards and prepaid cards, this includes HRA, FSA, and HSA benefit cards. The changes directed by this legislation go into effect April 1, 2013 and will impact how merchants use your benefit card.

To comply with legislation, Preferred Administrators will now have a unique Personal Identification Number ("PIN") associated with your current benefit card(s). You may be prompted by some merchants to enter this PIN at the point-of-sale when purchasing eligible items. However, if you do not have your PIN, you can still sign off on these purchases. It is important to note that there is no need for you to obtain a new benefit card at this time, there will be no changes to your benefit plan(s), and you can continue to purchase eligible items at the same merchants you already shop at.

To view your PIN electronically, you need to log into the Participant Portal. When you log in, the system will request that you perform some additional authentication procedures before allowing you to view your PIN. You will not have to update your current username or password and can continue to use these same credentials going forward. Once authenticated, you will be able to access your PIN by clicking on the "View PIN" link that is displayed with each of your benefit cards (Primary cardholders will be able to view the PINs for all dependent cards associated with the account).

You can access the Participant Portal through the following web addresses:

If you are a first time user, please access <http://www.preferredadmin.net/fsa.html>
Please select (Accessing Your FSA Portal) and follow the steps to log in and create an account.

If you have previously registered, please access
<https://preferredadmin.wealthcareportal.com/Page/Home> and enter your secure account.

Included on the reverse side of this letter is a compilation of Frequently Asked Questions that we hope will further assist you in understanding these regulatory changes. If you still have unanswered questions or concerns, please contact Preferred Administrators at 915-532-3778 from 7:00 am to 5:00 pm.

Important Notes:

- Card reissuance will not be necessary
- FSA members, can continue to use their card as credit and run on "signature network"
- FSA members can now be prompted to enter their PIN at the point of sale terminal, instead of signing the receipt as they may have done this in the past (members must register online first so they can view their PIN numbers)
- Preferred Administrators will not be able to provide PIN Numbers by phone or mail. Only FSA members can view their PIN numbers by logging into our FSA Participant Portal.
- FSA members cannot change the PIN provided to them on the FSA Participant Portal.

Best Regards,

Preferred Administrators

100PA19116091619

Frequently Asked Questions

Q. How are PIN's assigned?

A. PINs are calculated and unique to your card. The PIN associated with your card cannot be modified. Your Administrator will provide information on how to obtain your PIN.

Q. When is the PIN used?

A. You may be prompted to enter your PIN at the point of sale terminal, when you use your benefit card to make a purchase, instead of signing the receipt as you may have done in the past.

Q. Is the PIN required for online purchases?

A. No, you will not need your PIN to complete online purchases of eligible items.

Q. What if the PIN is forgotten at the time of the transaction?

A. If you forget your PIN at the time of a sale, you can request that the merchant run the transaction on the "signature network." You would then sign the receipt, as you may have done in the past with your benefit card.

Q. When I entered my PIN, it was declined at the point-of-sale, even though I used the same card to purchase eligible items in the past.

A. If your transaction is declined when using your PIN, and you think it should have approved, you can request that the merchant run the transaction on the "signature network." You would then sign the receipt, as you may have done in the past with your benefit card. If you are still having an issue with the transaction, call your administrator for further resolution procedures.

Q. Is the PIN shared by all cardholders on an account (Participant as well as Dependents)?

A. No, each benefit card will have its own, specific PIN. The primary account holder will have the ability to view all of the PINs associated with the dependent cards connected to the account.

Q. Can a PIN be customized?

A. No, a PIN cannot be customized at any point. The PIN is specific to the given card. If a card is reported lost/stolen, a new card must be issued, and that card will have its own PIN.

Q. Can I have my PIN mailed to me?

A. No, you can only view your PIN by registering online at <https://www.wealthcareadmin.com/Participants/login.aspx>

Q. A card is officially reported as Lost/Stolen, does the user get a new PIN with the new card?

A. Yes, when you report your card as lost or stolen and your administrator issues a replacement card, the replacement card will have a new number and a new PIN. Once you receive the new card you can retrieve the PIN electronically, or your administrator may send you a PIN mailer automatically (if applicable), or you may request that your administrator send you a PIN mailer.