

Using Your Account Just Got Easier

Your medical spending account debit card is a convenient way to pay for medical expenses and to access your account whenever and wherever you need it.

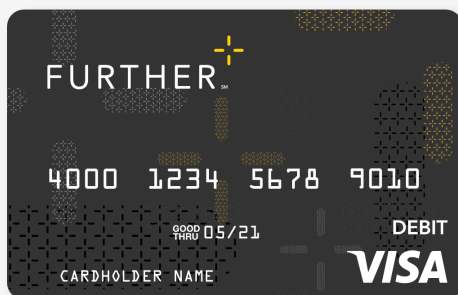
No waiting. No claims to file.

Simply use your debit card when you want to pay for eligible health care expenses. Money for the expense is transferred directly from your account to your provider or merchant. You don't have to pay cash up front, submit a claim form, or wait to be reimbursed.

Easily monitor your account.

You can view account balances online, use our online planning tools, and view your past card transactions at hellofurther.com.

To begin using your card:



- 1: Read the Cardholder Agreement.
- 2: Sign the back of your card.
- 3: Call **1-800-531-6675** to activate your card.
- 4: Always save documentation for your purchases.

Fast. Easy. Convenient.

With a medical spending account, you have more control over your health care dollars. Your new debit card gives you immediate access to those dollars without all the paperwork.



Questions?

Call Further

1-800-859-2144 | hellofurther.com

This is a limited access card. Further Visa® Debit Card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. This card may be used in the U.S. and District of Columbia everywhere Visa debit cards are accepted. The card may not be used at any merchant, including Internet and mail or telephone order merchants, outside of the U.S. or the District of Columbia. See Cardholder Agreement for details.

Further complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender.

This information is available in other languages. For free help translating this information, see below.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-800-859-2144. (TTY: 711).

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電

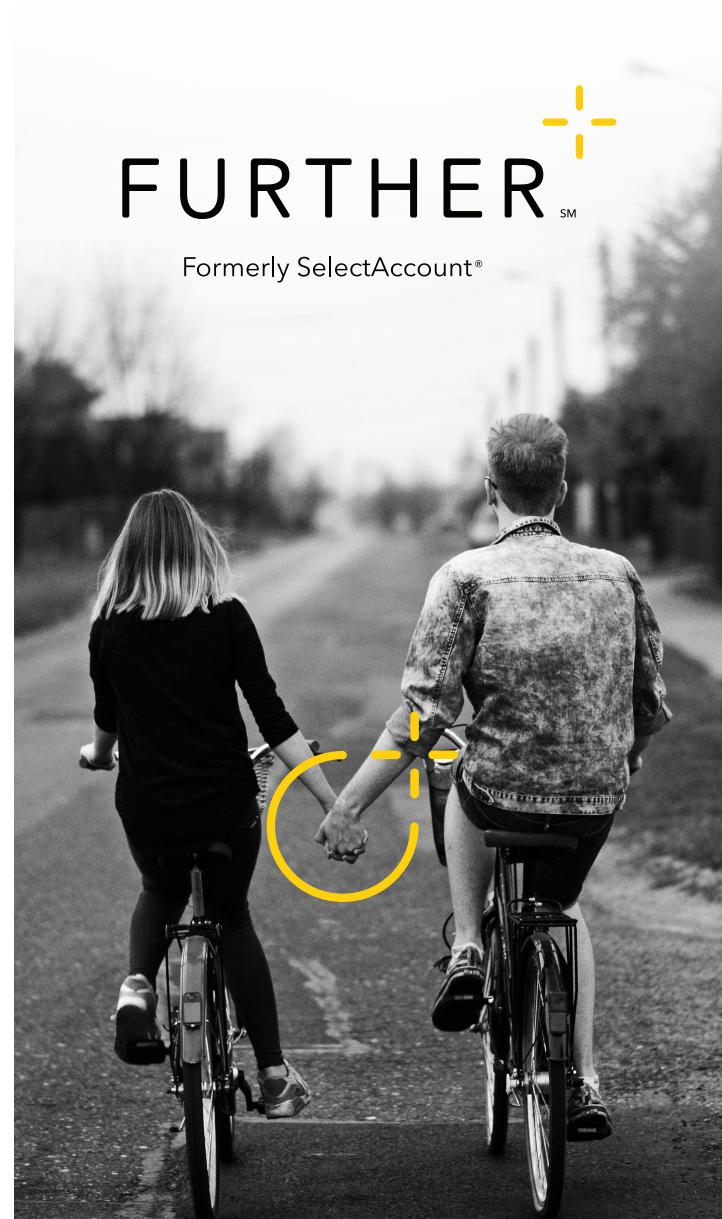
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Formerly SelectAccount®



Your medical spending account debit card

What is an eligible expense?

In general, your debit card can be used for expenses such as:

- Medical and dental deductible and copayments
- Prescription drugs
- Vision expenses
- Certain over-the-counter medical supplies
- Orthodontia

Expenses that are not eligible include:

- Toiletries
- Cosmetic surgery and procedures
- Diaper service
- Health programs offered by resort hotels, health clubs and gyms
- Funeral expenses
- Travel for general health improvement
- Tuition and travel expenses for a child with special needs at a particular school
- Medical bill late fees
- Cosmetics

Keep in mind:

Not all eligible expenses can be paid for with your debit card. Some expenses will require a prescription or letter of medical necessity from your health care provider. Eligible expenses are determined by the IRS. For a complete list of eligible expenses, visit [hellofurther.com](https://www.hellofurther.com).

Please note that rules regarding eligible expenses differ for various spending account types, including flexible spending accounts (FSA), health reimbursement accounts (HRA), health savings accounts (HSA), voluntary employees beneficiary association (VEBA). See your Summary Plan Description (SPD) for details.



Common debit card questions

Can I use my debit card like a credit card?

You can present your debit card as you would a credit card to pay for eligible medical expenses, but you can only pay for expenses up to the available balance in your account.

Can I use the card to make a partial payment on an expense?

This will vary by provider or merchant, but most health care providers and merchants are able to accept partial payments.

What if I lose my debit card?

Call 1-800-859-2144 immediately if your card has been lost or stolen.

Can I use my debit card to get cash?

No. Your debit card will not work for cash.

Can I use my debit card to pay for medical expenses for my family?

Yes. Your debit card can be used to pay for eligible medical expenses for your spouse and eligible dependents.

Can I get a debit card for my spouse or dependents?

If you would like your spouse or eligible dependents to carry a debit card and have access to your account, you can order multiple cards at no additional cost. Visit [hellofurther.com](https://www.hellofurther.com) or call Further customer service to order extra cards.

Do I need to keep receipts from debit card transactions?

Yes, medical spending accounts are subject to IRS guidelines, so save all of your receipts with your tax-filing paperwork. You can upload receipts to our convenient electronic storage area after signing into your account. These records should be maintained in case you're audited. Further may also request a copy of your receipts after the fact, to validate medical services received.

My debit card was recently denied. Why would that happen?

Your debit card may be denied if:

- There is not enough money in your account to cover the expense. Visit [hellofurther.com](https://www.hellofurther.com) or call us toll free at 1-800-859-2144 to check your account balance.
- The items being purchased are not eligible expenses.
- For a list of eligible expenses, visit [hellofurther.com](https://www.hellofurther.com).