

Innovative Health Services, LLC

An Employee Benefits Administrator

Announcing - Upcoming Changes to Your Benefit Card Transactions

Dear Participant,

New consumer financial protections under federal law are effective on April 1, 2013, which affect the use of debit cards and prepaid cards. The protections are intended to help control the cost of certain financial transactions and help to prevent fraud and theft.

You 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 4-digit number at the point-of-sale when purchasing eligible items (not all merchants have made the changes necessary for PIN use, as of this date).

For security reasons, Innovative Health Services does **not** have access to your PIN. Your PIN is **not** included with this letter. To obtain your PIN, you must use the secure internet website that you use to access your account activity, www.wealthcareadmin.com/Participants. You will not have to update your current username or password. **IMPORTANT:** If you do not already have a Participant account set up, please create it at your earliest convenience. Instructions for creating an account are enclosed.

Also enclosed are the additional steps necessary to view your PIN online. Once you have access to the secure “e-PIN Retrieval” option, you can view your PIN for each of your benefit cards (primary cardholders will be able to view the PINs for all dependent cards associated with the account). We encourage everyone to view their PIN as soon as possible and commit it to memory or keep it in a secure place (not with your card) and begin using it on April 1, 2013.

It is important to note that there is no need for you to obtain a new Benefit Card at this time. Your PIN will work with your current card. There will be no changes to your benefit plan(s), and you can continue to purchase eligible items at the same merchants you use now for your FSA and/or HRA needs.

Included on the reverse side of this letter are answers to Ten Frequently Asked Questions that we hope will be helpful. Please don’t hesitate to contact us if you have additional questions or concerns, at (410) 763-8787 or (888) 769-8787, extension 101.

Sincerely,

Innovative Health Services