

10 Frequently Asked Questions about the new PIN Requirement

Q. How are PINs assigned?

A. PINs are automatically created by the Benefit Card company. The four digits are randomly generated and are unique to your card. The PIN associated with your card cannot be modified. Innovative Health Services does not have access to your PIN.

Q. Does my plan change by adding the PIN?

A. No, your benefit plan(s) does not change as a result of the PIN requirement.

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. What should I do?

A. If your transaction is declined when using your PIN, and you think it should have been 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 Innovative Health Services for assistance.

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. If my card is officially reported as Lost/Stolen, do I get a new PIN with the new card?

A. Yes, when you report your card as lost or stolen and we issue 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.

Q. Do I need to change my password in order to view my PIN?

A. No, but for security reasons you must create a new password every 90 days. Review the enclosed instructions for account access. If you need any help with your on-line account, please contact us. If possible, call when you have computer access, so we can walk you through the steps needed to create an account and view your PIN.