

# FlexChoice

## The Option is Yours: Debit or Credit



### Changes to the Benny Card

Effective April 1, 2013, a new regulation goes into effect as part of the Dodd-Frank Wall-Street Reform and Consumer Protection Act. This new Act will give consumers the ability to pay using a Personal Identification Number (PIN) at the point of sale, in addition to the current signature process. The Act includes clear direction that FSA and HRA cards linked to health care accounts (e.g., the Benny Card) must meet these new standards.

### How Will This Impact Me?

- ▶ You will continue to use your existing Benny Card
- ▶ You are not required to establish a PIN and may continue to use your card "Credit"
- ▶ You may setup a PIN after March 15th by calling 1-866-898-9795
- ▶ The biggest impact may be your experience at the point of sale

### What Will Change at the Point of Sale?

When using your Benny Card, you may initially be prompted to enter a PIN. At this point, you will have the option to enter your PIN and pay in a 'debit' fashion. If no PIN has been set up on the card, or if you would like to use the card as a 'credit' card, you may select "Credit" or "Cancel," or simply let the merchant know that you wish to pay using the signature process and they will direct you accordingly. You will then simply have to sign for the purchase like an ordinary credit card. It's that easy!

### Where Can I Find More Information?

- ▶ Visit <https://www.sentinelgroup.com/main/benny-debit-card.aspx>
- ▶ Dodd-Frank Act <https://www.sentinelgroup.com/main/SentinelBenefits/media/Sentinel-Benefits/Documents/Dodd-Frank.pdf>



#### To activate a card or set a PIN

Contact Evolution1, Inc.:  
866-898-9795

#### For questions regarding your FSA or HRA plan

Contact Sentinel Benefits:  
888-762-6088

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