WELCOME TO EASY.

YOUR ACCOUNT, YOUR WAY.

It's simple to use your Elevate™ Visa® Debit Benefits Card[1]. Just swipe or tap it like any other credit or debit card when paying for an eligible expense. You can also add it to a digital wallet for Samsung® or Apple® (iOS).

You choose how to use your card.

PAY FOR ELIGIBLE EXPENSES

If you have an expense that's eligible under your benefits program, you can use your *Elevate Visa Debit Benefits Card* to pay the cost directly at the time of service.



USE A DIGITAL WALLET

If you want to set up a digital wallet, it's simple. Register your card on Samsung Pay® or Apple Pay® to complete transactions digitally. For details on features, security, and how to use the digital wallet go to:

Samsung Pay: www.samsung.com/us/samsungpay

Apple Pay: www.apple.com/apple-pay

KEEP THOSE RECEIPTS

You should only use your Elevate Visa Debit Benefits Card for expenses that are eligible under your benefits plan. Depending on the type of plan you have, some expenses are verified automatically when you use the card.

In other cases, you'll need to submit documentation. If additional documentation is required, Elevate will notify you and you can upload the information to the Elevate portal.

Even if you don't need to submit documentation, it's always a good idea to save your receipts for tax purposes.

[1]This card is issued by UMB Bank, n.a. pursuant to a license from Visa U.S.A. Inc.

apprize Benefit Services

MANAGE YOUR ELEVATE VISA® DEBIT BENEFITS CARD

Elevate offers two simple and easy-to-use ways to manage your transactions.

Online at apprize.elevateaccounts.com, available on PC and mobile devices.

With the Elevate mobile app for Android™ and Apple® (iOS).

FREQUENTLY ASKED QUESTIONS ABOUT THE ELEVATE VISA BENEFITS CARD

1 If I have more than one benefits account, will I get more than one card?

No. That's one of the advantages of the Elevate™ card. If you have more than one account, you can manage everything using one card.

2 If I have dependents, will they receive their own card?

You'll automatically receive one card for yourself. If you need additional cards for eligible dependents, you can request them on the Elevate portal.

3 Is it okay if I use my card for other expenses?

Your Elevate Visa® Benefits Card should only be used for eligible expenses under your benefits program. Using the card for other expenses can have tax implications. If you mistakenly use your card for something that isn't eligible, contact Elevate so we can help you fix the error.

4 Do I need a PIN to use my Elevate benefits card?

Use the card like a credit card without a PIN. However, if you have an Elevate Health Savings Account[2] (HSA) you can use it as a debit card with your PIN.

5 How do I set or change my PIN?

Call us at 877.315.3483 and select Option 2 for PIN transactions.

6 What if I don't have enough money in my account to pay for my expense?

You can only spend the available balance in your account. If the expense is more than that, you have several options:

- Ask the provider if you can pay some now and pay the rest once there's more in your account.
- Pay the excess now and reimburse yourself later once there's additional money in your account.
- Pay the excess now without reimbursement.

Check your plan rules because money accrues differently in different types of accounts. There are also rules about when in the year you can be reimbursed for out-of-pocket costs. If you have questions, contact Apprize BenefitServices for help.

ACCESS YOUR ELEVATE ACCOUNT

Log in at apprize.elevateaccounts.com Need help?

pretax@apprizebenefitservices.com

[2] Bank deposit products provided by UMB Bank n.a., Member FDIC.

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