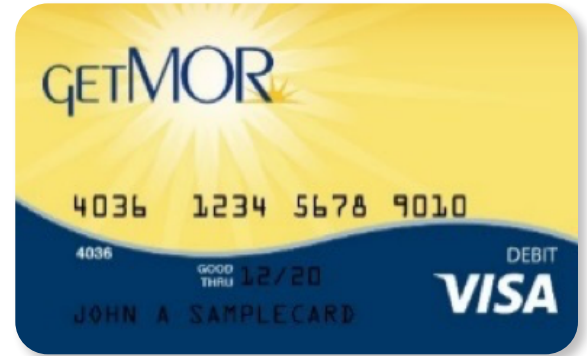


## Using Your GetMOR VISA® makes FSA's, DCA's & HRA's Fast, Easy, Automatic!

### STEP 1: Sign your Card(s).

- Sign the back of your Card. Please note, the other card provided can be used by your spouse and/or dependent – they can simply sign the back of the card, even though your name (the employee) is listed on the front on the card.
- FSA (flexible spending account) – your full election amount will be available on the first day of your plan effective date.
- HRA (health reimbursement account) – check with your Plan Administrator for your funding dates, frequency, and amounts.
- DCA and PKG (dependent care account and transportation/parking account) – are contributed per your plan schedule as determined by your employer.
- Don't throw your Cards away at the end of the year as they will be reloaded with the new plan year.



### STEP 2: Use your Card for eligible expenses only for you and your dependents.

For medical, dental, vision and all other **eligible** health care related expenses:

- Swipe your card for health plan co-payments, co-insurance, prescriptions, dental expenses, vision services, eyeglasses and all other eligible health care related expenses – including preventive care items.
- Enter your card number on mail order prescription invoices and online pharmacies, or anywhere you can't swipe your card to pay for eligible expenses.

For dependent care expenses:

- Swipe your card for approved dependent care expenses.

### STEP 3: Save all itemized receipts.

- You may be contacted by your Plan Administrator to submit receipts to verify expenses comply with IRS guidelines.
- Reminder – “balance forward” statements are not sufficient; the full itemized receipt should be retained.

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MOBILE APP!**



**SCAN ME**

### STEP 4: Check your account balances often.

- Check your balance via the GetMOR mobile app, website or phone number on the back of your Card.
- Make sure you have sufficient funds in your account to cover your expenses.
- Download the free mobile app for iPhone, iPad or Android or login to your GetMOR account online at [www.ConsociateGetMOR.com](http://www.ConsociateGetMOR.com) and follow the links.
- **Your GetMOR login username is your first initial; last name; last 4 of your social security number** (all lower case, no spaces). **Your temporary password is “getmor”** (all lower case). The username may be changed at any time.

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