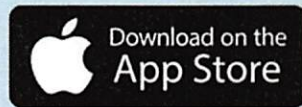


Get started with **ABS mobile app** in minutes.



*Download the **Advanced Benefit Strategies mobile** app for your chosen device from the **Apple App Store** or **Google Play** and log in using the password you use to access the **ABS** consumer portal at www.abs125.com.*



*Depending on your employer plan or plans some functionality may not be available.

How to Use Your Benefit Card

Two Benefit cards will be issued to each plan participant in the participant's name.

To View Your Account on the Consumer Portal: Go to www.abs125.com click on "Employee and Participants", click on "Log into your Personal Account" located in the middle of the page. If you have never logged into your Account, you will click on "Create your new username and password". You will be prompted for your first and last name, zip code and your social security number (no dashes) OR your employee ID number (if commonly used by your employer). On the next screen, select and answer three security questions. Click "Next" and on the final screen, you will be asked to create a permanent password. ABS does not have access to your password. After the initial set up, to access your account you will need your username (your first initial, your complete last name, and the last 4 digits of your social security number OR employee ID number) and the password you chose. Your password can be changed at any time. **You should review your balance and activity on the Consumer Portal regularly. Doing so will avoid possible suspension of your card due to a request of verification that has gone unanswered.**

Save Your Itemized Receipts: The debit card eliminates the need to take money out of your pocket; however, the IRS controls what items can automatically be approved as eligible. Don't worry the vendor/merchant was paid, but **when expenses are not automatically verified the IRS requires us to request a detailed receipt.** The request is sent via email and the senders address is: noreply@abs125.com - do not delete! To open any attachments use the last 4 digits of your Benefit Card. Be sure to respond promptly so your Card remains active! Submit any requested receipts along with the notification letter or use a Benefit Card Submittal of Receipts Form. **Please remember that credit card receipts or balance forward statements are not acceptable forms of receipts.**

Ineligible Items on Your Benefit Card: All items that are not medically needed and over the counter (OTC) medications purchased without a written prescription are considered ineligible. You will be notified of ineligible charges on your card. The card is automatically suspended and you may incur a \$25.00 fee for processing the adjustment to your card. The top examples of "**ineligible items**" include: Cosmetic Services, Teeth Whitening/Teeth Whitening Trays, Warranty for eyeglasses or Hearing Aides, and using the WEX Health MasterCard for services from prior Plan Years.

Recurring Expenses: When documentation is requested and submitted for a card transaction, ABS will make that expense eligible in the WEX Health MasterCard system. After that, the second transaction for the same dollar amount at the same vendor is automatically substantiated as a **Recurring Expense Match** and no further documentation will be requested for the remainder of the year. After 365 days these steps **MUST** be repeated. Please be ready to provide documentation each year so that we can begin offering this automatic approval again.

Visit our website at www.abs125.com for more information or to download forms. I hope you found this general "How To" useful. You can refer to your Summary Plan Description for specific plan information.



30 Mill Street, Unionville CT 06085
Tel: (877) 732-8125 (860) 675-2261 Fax: (860) 673-2207

Activate Your Benefit Card

Online: Once you receive your WEX Health MasterCard visit our website at www.abs125.com. Please click on Employees and Participants. Under the "Benefit Card" caption click on "Activate Your Card". You will be prompted for your Member ID (this is your Social Security Number with no dashes or your Employee ID) and then your zip code. Follow the prompts to complete activation.

By phone: Call 1-866-898-9795. You will need the 16 digit card number and need to follow the prompts. The Benefit card can be used as a signature based card, select credit or healthcare card at the terminal. There is also an option where you can assign a PIN number to your Benefit Card and then use it as a debit card to pay for medical services.

Please remember that you and you alone have control of your PIN. The staff at ABS has no access to your PIN.

Fees Associated with the Benefit Card

A \$5.00 fee is charged by WEX Health Prepaid MasterCard to reissue or replace a card for any reason and the fee is withdrawn from your annual election. **Do not destroy your Benefit Card at the end of the plan year. New funds will be reloaded onto your card at renewal.**