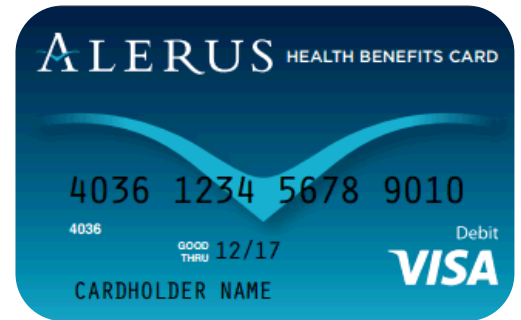


ALERUS HEALTH BENEFITS CARD

SWIPE YOUR CARD. SAVE YOUR RECEIPTS.

The Alerus Health Benefits Card draws funds directly from your health benefits account to pay for eligible expenses. It can only be used at places where you might obtain medical, dental, vision, dependent care, parking, or transit services (please check your plan for covered benefits) with providers accepting Visa®.

Using the Alerus Health Benefits Card is easy! Simply present it at qualified merchants and the cost will come directly from your balance.



SUBMIT RECEIPTS

If you have a Dependent Care, Health/Limited Purpose FSA, or a Parking/Transit benefit, IRS rules require all Alerus Health Benefits Card transactions be substantiated. In some cases, this will occur electronically and you will not need to submit any documentation for your purchase. **However, you will sometimes be required to send in documentation for an Alerus Health Benefits Card swipe after it occurs, in order to meet IRS requirements.**

Transactions that recur in the same amount at the same merchant will only require documentation the first time in a given plan year. If the card swipe is for your Health Savings Account (HSA) simply save your receipts for your tax records.

OTHER THINGS TO KNOW

(NOTE: Does not apply to HSA accounts.)

- Do not use the Alerus Health Benefits Card to pay for expenses that took place in a previous plan year. The Alerus Health Benefits Card is only linked to your current plan year balance. Submit prior year expenses for reimbursement through the mobile app, online, or by email (during the applicable run out periods).
- Only use the Alerus Health Benefits Card to pay for eligible expenses — ineligible transactions will require repayment.
- Using the Alerus Health Benefits Card is optional — mobile, online, and email claims can still be submitted any time.

MOBILE WALLET

Add your Alerus Health Benefits Card to Apple Pay® and Samsung Pay™ and use your mobile wallet on your favorite device (smartphone, tablet, or smartwatch) to make purchases digitally, quickly, and securely.

When buying from a participating merchant, open your mobile wallet and choose the card you want to use. Then:

- For in-store purchases, hold your device up to the terminal.
- For in-app purchases, follow the merchant's instructions

Neither Apple nor Samsung store your card number on your device or their servers. When you set up a card, a digital token is created and used to authorize payments. Your card numbers are not shared with the merchants; instead, a one-time authorization code is used, and the code changes with every transaction.

ADDING HEALTH BENEFITS CARD TO YOUR MOBILE WALLET

APPLE PAY

1. Select **Settings** on your device.
2. Tap **Wallet & Apple Pay** then **Add Credit or Debit Card**.
3. Take a photo of the front of your card and enter any remaining information, such as the security code on the back of the card.
4. Agree to the terms and conditions. You're all set.

SAMSUNG PAY

1. Launch **Samsung Pay** on your device.
2. Touch **ADD** then **Add a credit card or debit card**.
3. Take a photo of the front of your card and enter any remaining information, such as the security code on the back of the card.
4. Agree to the terms and conditions. You're all set.

¹ You can use Apple Pay on eligible iPhones, iPads, Apple Watches, and Macs (with Safari browser) using the latest operating systems. For a current list of compatible devices and requirements, visit www.apple.com/apple-pay.

² Samsung Pay is compatible with select carriers and Samsung devices. For more information, visit www.samsung.com/us/samsung-pay.

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