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## Life just got simpler.

Your TIAA Retirement Healthcare Program payment card has arrived.

### By signing or using this card, I:

1. Agree to the terms of the Cardholder Agreement, enclosed.
2. Acknowledge that my funds are authorized only for the payment of qualified expenses as outlined in my plan document.
3. Certify that these funds have not been and will not be reimbursed under any other plan coverage.
4. Will acquire and keep sufficient documentation for expenses paid with the card.



## Welcome. Here's your new card.

The TIAA Retirement Healthcare Program utilizes ConnectYourCare as the claims administrator for your employer's plan. As the claims administrator of your Retirement Healthcare Program account, ConnectYourCare is focused on providing access to information and services that put you in control of your healthcare spending and help you maximize your healthcare investment.

Take control of your healthcare spending!

- Healthcare payment card for quick and easy payments to approved merchants
- Online portal for account information
- Convenient payment features like direct deposit and rapid reimbursement for faster claims payment

This card is issued by UMB Bank, N.A. pursuant to a license from Visa U.S.A. Inc.

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# Using Your Online Account

Your online account puts everything you need to manage your funds at your fingertips.

- Go to **TIAA.org**. Log in to the secure site and find your Retirement Healthcare Program under "My Accounts."
- Click on the drop-down "Actions" button to manage your account.
- View account details. Enjoy the convenience of real-time online access to your account balances and transaction history.
- Keep in mind all claims are paid out of your TIAA-CREF Money Market Fund, or TIAA Stable Value where available, balance. If you need to transfer funds, click on "change my investments" and follow the instructions.
- **File a claim.** From your secure TIAA online account, click on "Visit Claim Center" and follow the on-screen prompts.

**1. Manage your claims.** View card transactions and other claims information online in the Claims Center. When using your healthcare payment card is not an option, you can request reimbursement for an expense by clicking "Add New Claim."

**2. Upload documentation.** To submit claim documentation, use the quick and easy upload feature in the online portal.

**3. Understand your benefits.** View information about how your account works and what types of medical expenses are eligible.

**4. Save time.** Your time is valuable, so don't waste it depositing paper checks. Set up Direct Deposit in your online account.

**5. Access a wealth of information.** Our suite of health education tools puts the information you need to make wise healthcare decisions at your fingertips.

## Questions?

Call us at 877 554-1004

Mon – Fri 8 a.m. – 10 p.m. (ET)

Sat 9 a.m. – 6 p.m. (ET)

- Select option 1 to speak with a TIAA representative regarding your account balance, asset allocations or claims activation.
- Select option 2 to speak with a ConnectYourCare representative for questions related to claims processing, using your healthcare payment card or eligible expenses.

Interests in any retiree healthcare plan discussed herein are offered solely by the employer. Teachers Insurance and Annuity Association of America (TIAA) will provide services to the plan and may issue plan communications on behalf of the plan sponsor, in its capacity as a plan recordkeeper. TIAA-CREF Individual & Institutional Services, LLC serves as a broker-dealer with respect to underlying mutual funds only, and does not offer, market or sell interests in such plans or otherwise provide broker-dealer services with respect to the interests in such plans. TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details. Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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## Using Your Healthcare Payment Card

### Just 4 easy steps!

- 1. Use your Healthcare Payment Card.**  
Pay for eligible expenses directly at approved merchants (see sidebar). Each time you use your card, funds are automatically deducted from your Retirement Healthcare Program account.
- 2. Get your balance.**  
Frequently check your available account balance online so you know what you have available for qualified healthcare expenses. When you swipe your healthcare payment card, the system makes sure that your account is active and you have sufficient funds in your TIAA-CREF Money Market Fund, or TIAA Stable Value where available, for the full amount. If there are not enough funds, the transaction may be denied or partially approved, requiring you to pay the difference with another form of payment.
- 3. Know what's eligible.**  
Familiarize yourself with what medical expenses are eligible. For example, eligible items may include expenses for doctors' visits, prescription drugs and some over-the-counter items, though your plan may vary. If you use the payment card for ineligible expenses, you will be asked to repay the claims administrator with a personal check. For more information about eligible expenses, log in to your secure online account to review the frequently asked questions, or contact Customer Service.
- 4. Save your receipts.**  
Although your healthcare payment card eliminates the need to file paper claims, the IRS requires that your charges be verified. Always save your receipts in case ConnectYourCare requests them to confirm a purchase or for tax purposes.

### Contact Customer Service

Report a lost or stolen card immediately:  
Call toll-free at 877 554-1004

### Approved Merchants

Your healthcare payment card has been programmed to work only at merchant locations that are designated as healthcare merchants based on their Merchant Category Code (MCC). Examples of qualified merchants include doctors' offices, pharmacies and hospitals. The card should only be used to pay for eligible medical expenses, and you should always save your receipts. You will not be able to use your card at locations that are not approved healthcare merchants. For purchases at those locations, you can pay with other means and then submit a request for reimbursement through your secure online account at TIAA.org.

You'll receive a PIN when you activate your card. To change your PIN, call 1-888-999-0121. To use your card without a PIN, select "credit" at the payment terminal.



# Healthcare Payment Card

## Frequently Asked Questions

### Is this a regular debit card?

No, your healthcare payment card is provided to give you quick access to the funds in your account. This card cannot be used to withdraw cash from an ATM.

### Where can I use my healthcare payment card?

Your healthcare payment card can be used nationwide at approved merchants. Examples of approved merchants may include pharmacies, doctors' offices, vision centers and hospitals. Your card should only be used to pay for expenses eligible under your plan, and you should always save your receipts.

### What are the benefits of the card?

The main benefit of the healthcare payment card is convenience. It allows you immediate access to your healthcare funds. Rather than paying out-of-pocket for eligible expenses, filing a claim and then waiting for reimbursement, using the card will allow you to access your funds directly and pay the provider at the point of purchase. While you may still need to submit receipts to substantiate your purchases, you will not have to wait for your money to be reimbursed to you.

The card also eliminates the need for you to fill out a claim form since each card transaction is recorded automatically in your online account. Simply log in to your secure online account regularly to see if receipts are needed, or wait for us to send you a request. If receipts are needed, it's a simple process to submit them.

### When will my card be activated?

Follow the instructions on the front of your card to activate it (activation is not required for replacement card(s) with the same card number). Your card will remain active until it expires, you order a replacement card, or you have depleted the funds in your Retirement Healthcare Program account.

### Do I need to keep my receipts?

YES! We may request third-party documentation any time you use your healthcare payment card because we don't have access to transaction details due to patient privacy regulations. Therefore, always hold on to your itemized receipt\* in case further documentation is requested. The receipt must contain the following information:

- patient name
- date of service
- name and address of service provider/merchant
- description of the service or expense provided
- amount charged

\*Please note that non-itemized cash register tapes, credit card receipts and cancelled checks alone do not provide proper substantiation.

### What happens if I use my card for an ineligible expense?

If you use the healthcare payment card for an ineligible expense, you will be required to reimburse your Retirement Healthcare Program account for that transaction.

### Can I use my card to pay for prior years' expenses?

Yes. There are no "deadlines" or "grace periods" from one year to the next with the Retirement Healthcare Program. You may use the card to pay for any outstanding expense incurred after your account and card have been activated for claim reimbursements.

### Can I order a replacement or additional card for my spouse or dependent?

Yes, simply log on to your online account to request an additional card or contact Customer Service.