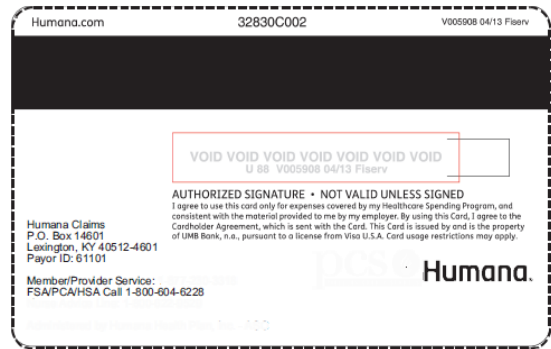
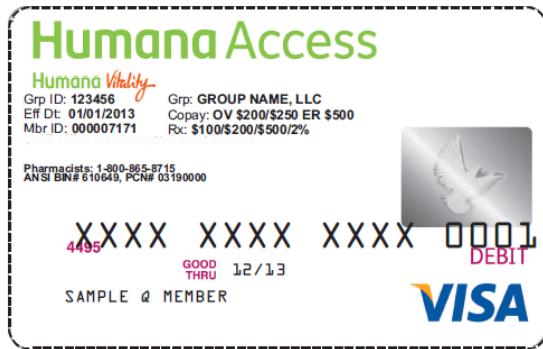


Humana Access[®] Visa[®] debit card

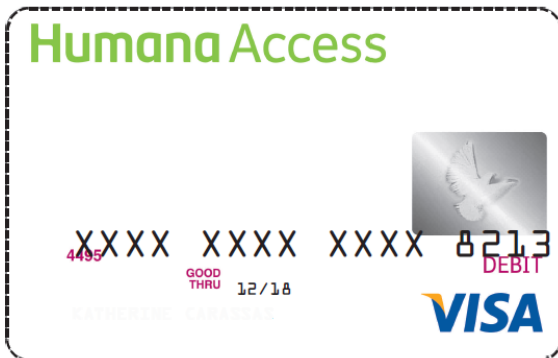
The Humana Access Visa debit card is designed to make health care payment transactions easier for members, pharmacists and other health care providers. This card enables commercial members who have selected a health savings account (HSA), personal care account (PCA) and/or a health care flexible spending account (FSA) to deduct applicable copayments and other covered out-of-pocket expenses directly from these accounts when using health-care-related merchants.

There are two types of cards:

1. **Combined ID and Visa card:** Some Humana members will have a Humana Access card that will be used as their identification card and as a debit/credit card for payment of specific medical expenses. This is a sample of the combined ID and Humana Access card:



2. **Stand-alone Humana Access card for members with Humana FSA plans:** This is not a medical ID card. It only gives members access to FSA funds. Some members may have separate medical insurance ID cards, and some members who carry the stand-alone Visa may not have Humana medical coverage. This is a sample of the stand-alone Humana Access card:



Please note:

- Humana members may carry both types of Humana Access cards.
- Only the subscriber's name appears on the card.

If it is necessary to make a copy of the Humana Access card, please mark out the Visa account number on the copy to prevent fraud.

Completing transactions with the Humana Access card

The following criteria must be met to successfully complete a transaction:

- A member must be enrolled in a Humana spending account.
- The member must activate the card.
- For an FSA or PCA, the amount charged must be an exact match to the member's prescription cost share.

Please note these additional tips:

- Pharmacy providers may always select the "credit" option and process the transaction with the member's signature.
- Payments with the Humana Access card may be processed like a credit card, requiring only a signature, or as a debit transaction using the member's preassigned personal identification number (PIN). Members who don't know their PIN can log in to their MyHumana account to retrieve it or call **1-800-604-6228** to have it mailed to them.
- The card cannot be used in conjunction with coupons or other discounts because an exact match of the subscriber's prescription drug copayment is required.

Reasons for declines

Humana Access card transactions usually process successfully. When a card is declined, the failed transaction may be due to one of the following reasons:

- **Insufficient funds**
- **No substantiation match** – the prescription amount must match the transaction amount
- **Invalid merchant** – not health-care-related
- **Inactive card** – member never called to activate
- **Member not eligible** – the member's plan does not allow prescriptions to be purchased with the card

In these instances, members should pay for their prescriptions and submit a paper claim form for reimbursement to Humana. Members may contact spending account administration at **1-800-604-6228** for information about reimbursement. Assistance is available from 8 a.m. to 7 p.m. Central time on weekdays.