March 18, 2013   **Announcing – Personal Identification Number (PIN) For Your Benefits Card**

Dear Cardholder,

On July 21, 2010, President Barack Obama signed the *Dodd-Frank Wall Street Reform and Consumer Protection Act* into Federal Law. A component of this legislation, the "Durbin Amendment," specifically targets the processing of transactions originating from debit cards and prepaid cards, this includes FSA benefit cards. The changes directed by this legislation go into effect April 1, 2013 and will impact how merchants use your benefit card.

To comply with this legislation, Core Management Resources Group, Inc. is writing to inform you that you will now have a unique Personal Identification Number ("PIN") associated with your current benefit card(s). You may be prompted by some merchants to enter this PIN at the point-of-sale when purchasing eligible items. It is important to note that there is no need for you to obtain a new benefit card at this time, there will be no changes to your benefit plan, and you can continue to purchase eligible items at the same merchants where you currently shop.

To view your PIN electronically, you need to log into the Participant Portal. First time users will need to Register. Your employee id is your social security number. Your employer id is STA010. When you log in, select "Card Status" from the menu. From the Card Status page, click "To view your PIN click here". This action will open a new page titled e-PIN Retrieval. Enter your current username and click "Continue". The program will request that you perform some additional authentication procedures before allowing you to view your PIN. You will not have to update your current username or password and can continue to use these same credentials going forward. Once authenticated, you will be able to access your PIN by clicking on the new "View PIN" link that is displayed with each of your benefit cards (Primary cardholders will be able to view the PINs for all dependent cards associated with the account). Your system may need to be set to allow pop-up windows from this website. You can access the Participant Portal through the following web address:

http://www.wealthcareadmin.com/Participants/

If you still have unanswered questions or concerns, please contact Core Management Resources Group at 1-888-741-2673.

Best Regards,

Core Management Resources Group

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