

# R.D. DRENKOW & CO., INC.

◆ Employee Benefit Consultants and Administrators ◆

## DEBIT CARD ACTIVATION

Thank you for choosing to allow Debit Card payments for your participants. In order for the employees to begin the order process, we have a few steps for you to complete out at your employer website. Please follow the instructions listed below, if you have any questions, please feel free to give us a call.

*If you choose not to offer the debit card or you offered the debit cards last year no further activation is necessary*

Go to [www.rddrenkow.com](http://www.rddrenkow.com) and on the right side of our home page is a quick link to the employer login page. It is listed under "Online Cafeteria Account Status" and select the bottom link for the employer login page.

Next, enter your User Name and Password. If you have not been to the site before, click "New User" and follow the instructions provided. Log in.

Now that you have entered your employer site, you should see again on the right side of the home page that Debit Cards have been made available for your company.

Click on "Please Review" and select the first "YES" to allow debit cards and have payment made from the participant's accounts. You will also want to read and print the agreement.

Select "Continue" and a notice of your completed task should appear.

After you have completed this task, the debit card link will be available to your employees under their online accounts. They will request a card, review and agree to the terms and then receive their cards within a week or two of the request. The materials they receive will instruct them on how to then activate their card online or via the telephone. Once activated, the employees can start making card purchases.

If an employee indicated on their enrollment form they wish to purchase a debit card, you may also sign them up for it during the enrollment process via the web. We have included instructions to get you started using the online web enrollment this year if you choose.

**Employees may order debit cards for the January 1, 2007 plan year approximately 60 days prior to the end of this year or anytime after the new plan year begins. R D Drenkow & Co., Inc must have the elections entered for the new plan year before employees can order their cards.**

And finally, we have received questions on where exactly employees can use this debit card and the answer is any place whose primary business service is health care related and they accept Visa cards. Due to the increase in discount and grocery store opening pharmacies, vision centers, etc. we will be opening the card up to these stores, but encourage employees to pay for these services at the counter of these departments. This will bring more convenience and ease for your employees. It will not be opened to gas stations, convenience stores or speciality shops that may carry a limited supply of over-the-counter medicines.

Please let us know if you have any questions or concerns. You may contact us at 1-800-383-1623 or [cafeadmin@rddrenkow.com](mailto:cafeadmin@rddrenkow.com).

Thank you.  
R.D. Drenkow & Co., Inc.