



# Memo

**To:** Participants of the Anthem Healthy Lifestyles Health Rewards Program  
**From:** Department of Administrative Services, Employee Health Benefit Plan  
**Date:** March 18, 2016  
**Re:** Visa Prepaid Debit Card

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This memo serves two purposes:

1. To inform you that the State is actively working with Anthem to provide an option to the Visa Prepaid Debit Card that does not have an expiration date;
2. To provide you with information related to the Visa Prepaid Debit Card that is currently available through the Anthem Health Rewards Program.

Unlike a gift card, the Visa Prepaid Debit Card has an expiration date. At this time, if a Visa Prepaid Debit Card is selected via the Health Rewards Program, it will expire at the end of 12 months from the date it was issued. As an additional note, there are no fees for activating or maintaining the card.

As an option to the Visa Prepaid Debit Card, the Anthem Health Rewards Program provides employees with a list of over 225 merchant gift cards to choose from once a Health Reward activity is completed. Per NH state law, those gift cards do not have an expiration date nor can they be traded in for cash back.

Unfortunately, none of the gift card options can be used to help pay for healthcare expenses incurred during the year. Per the State's request, Anthem began offering the Visa Prepaid Debit Card called the "VISA Reward Debit Card" that can be used for copayments, deductibles, coinsurance, as well as vision and eyewear. In addition, because it is a Visa Prepaid Debit Card, it can also be used at any location that accepts Visa as a form of payment. It is the closest option to cash available. However, the card may not be used at an ATM to withdraw cash.

It is important to note that the Visa Prepaid Debit Card is NOT a gift card. When the Visa Prepaid Debit Card is chosen online, employees are notified at the time of selection that this is a debit card and it will expire in 12 months. Additional debit card terms and conditions are included with the debit card. When the debit card is activated, specific instructions and limitations are also provided.

Below is additional information related to the Visa Prepaid Debit Card:

**Card Value:** The value on the card is loaded at the time you redeem your Health Rewards Points. Funds cannot be added once the card is issued. Therefore, if you later complete another Health Reward activity and select the Visa Reward Debit Card, a separate card will be issued.

**Expiration Date:** Prepaid debit cards are considered "promotional use" cards and are therefore, excluded from the NH legislation mandating that gift cards do not expire. Like credit cards, debit cards require an expiration date for fraud protection purposes. The expiration date is one more

data point that requires verification before a charge can go through. The debit card will expire 12 months from the date of issue and cannot be renewed or extended. For example, if the card is issued in the month of February 2016, it will expire at the end of February 2017.

**Activation Fees:** As part of the Health Rewards Program, you will not be charged an activation fee. The full amount redeemed online will be loaded onto the card and available for use upon completion of a brief activation process done over the phone. For example, if you elect a \$100 Visa Reward Debit Card, you will receive a debit card with the full value of \$100.

**Account Maintenance Fees:** No maintenance fees will be applied.

**Debit vs. Credit:** The card may be used as either a debit card or a credit card. If, at the time of purchase, "credit" is selected, a signature will be required. If "debit" is selected, a PIN will be required. The PIN number is assigned at the time of activation.

**Exact Amount:** The debit card cannot be used for an amount greater than the balance. If the card is swiped for an amount greater than what is available, the card will be denied. Therefore, it will be necessary to provide the merchant with the current balance to be applied against the card in order to use all available funds. A different form of payment will be needed if the total purchase exceeds the balance of the debit card.

**Read Information Included with the Visa Prepaid Debit Card:** A lot of important information is included in the envelope with the debit card. You should read this information prior to using the debit card for a more positive shopping experience.