



Introducing the Emeriti Rx Debit Card.
An easier way to pay for qualified prescription drug expenses
from your Emeriti Health Account!

Dear Emeriti Participant,

Emeriti, with the agreement of your Emeriti Plan Sponsor, is pleased to offer you an enhancement to the Emeriti Reimbursement Benefit – the Emeriti Rx Debit Card. This card is optional and provides a convenient way to pay for your share of prescription drug expenses. You may also continue to submit any qualifying medical expenses through the existing manual claims process.

Emeriti's Rx Debit Card is limited to payment of prescription drugs only. The Card enables you to pay for your Rx expenses at any participating point-of-purchase, such as your local pharmacy and other stores where you may pick up prescriptions. Please note that some small pharmacies may not qualify. You may also use the Card to set up the charge online, such as through Aetna's mail-order service.

To order your Rx Debit Card, simply fill out the accompanying form and mail it to Savitz. There is no charge, and you will receive two copies of the debit card (one for you and your spouse/partner or to keep as a backup).

Your Emeriti Rx Debit Card represents the available balance in your Emeriti Health Account Money Market Fund. Please note that you need to have a minimum total Emeriti Health Account balance of \$250. Before using your card, please transfer assets from other investment positions in your Emeriti Health Account into the TIAA-CREF Money Market Fund. Cards will only be issued after you have transferred money into your Money Market Fund. You can move funds online through the TIAA-CREF website at TIAA-CREF.org, or by calling the Emeriti Service Center at 1-866-EMERITI (1-866-363-7484) and pressing #3 for assistance.

Please review the enclosed materials, and if you wish to receive the Emeriti Rx Debit Card, simply fill out the accompanying form and return it to Savitz via email, fax or mail.

We hope you enjoy this new benefit feature from Emeriti. If you have any questions, please call the Emeriti Service Center at 1-866-EMERITI (1-866-363-7484) and pressing #2 for assistance.

Sincerely,

A handwritten signature in black ink, appearing to read 'David P. Trainor', written in a cursive style.

David P. Trainor, President