



«Date»

«Name»

«Street_Address_1»

«Street_Address_2»

«City», «State» «Zip»

«First_Name»,

Welcome to Discovery Benefits Inc. (DBI). We are your new administrator for your Caltech Retiree HRA Plan and we look forward to working with you.

As part of your transition to DBI, we are excited to announce you will now be able to access your HRA account with a debit card. You can use this debit card to pay for out of pocket expenses such as copays at the doctor's office or at the pharmacy. Please remember to hold onto your receipts since we are required by the IRS to substantiate all transactions paid for via your debit card. If you use your debit card for a transaction that cannot be substantiated automatically by DBI, we will contact you and request documentation. If you do not provide your documentation within 72 days of the request, your debit card will be suspended (not your HRA account). While your card is suspended, you will still have access to your HRA funds via a paper or online reimbursement claim form.

To set up your username and password for your online account, please contact DBI at 1-866-451-3399 within 30 days of receiving this letter. In addition to the online access, you can also view account information, check your HRA balance, and upload receipts through our secure benefits mobile application, "Benefits by Discovery Benefits." You can download our mobile app from the Apple or Android store today.

If you would like to pay your provider directly from your HRA, we have enclosed a handout with step-by-step directions. If you use this feature, please be aware the payment will take several days to process and a check will be put in the USPS to your provider. The second handout enclosed with this letter is an Automatic Premium Reimbursement Request Form you can use for reimbursement of ongoing Medicare Part B premiums and, if applicable, Part D premiums deducted from your Social Security payments. This form can also be found on your Discovery Benefits online account.

If you want to allow another person to access your DBI account information or speak with one of our representatives on your behalf, please complete an Authorized Representative form. This form is available on the DBI website at <http://www.DiscoveryBenefits.com/authorizedrep.pdf>.

You can contact DBI Monday through Friday between 4 AM and 7 PM Pacific Time or via the internet at www.discoverybenefits.com.

Discovery Benefits Participant Services