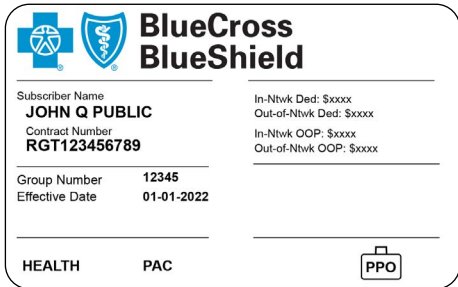


Benefit Cards & Access

Knowing the benefit cards in your wallet and benefit apps on your phone will simplify your life. You have two kinds of benefit cards with the Robins & Morton plan; cards that identify you as a plan participant and debit cards to provide convenient payment options.

You will not receive a new card unless you request one from the vendor or the HR Helpline at 205.803.0102. You can also download the app and cards to your mobile device.

IDENTIFICATION CARDS



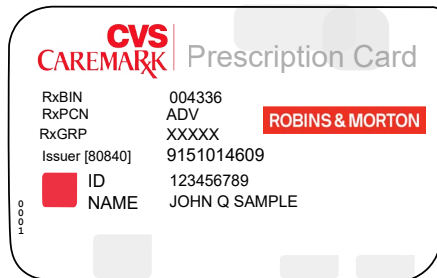
ALABAMA BLUE

Blue Cross Blue Shield of Alabama administers the medical benefits for Robins & Morton. Present this card when you visit your doctor, hospitals, laboratories and others that provide you medical services. You can also access the mobile app for your card. Most providers will ask for your ID card with each visit so keep this card with you for all visits and emergencies.



Website: <http://www.bcbsal.org>

Customer Service: 800.292.2262



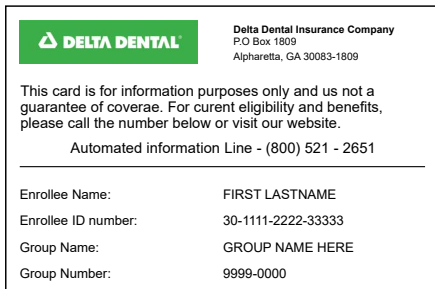
CVS CAREMARK

Your prescription drug benefits are provided by CVS/ Caremark. Present this card at your pharmacy to fill your prescriptions. In most cases, you will only need to present this card once to a pharmacy. You will receive this card upon enrollment in a medical plan.



Website: <http://www.cvs.com>

Customer Service: 800.334.8134



DELTA DENTAL

We use the Delta Dental PPO and Delta Premier networks for our dental plan. You will need to show this card at the dentist.

You can obtain additional cards on the Delta Dental website or by downloading the Delta Dental Mobile App available on both iTunes and the Android App Store.



Website:

<http://www.deltadentalins.com>

Customer Service: 800.521.2651



NET BENEFITS

For those that enrolled in the Saver or Catastrophic Health Plan, you have access to a Health Savings Account at Fidelity Investments. You must go to the Fidelity website and open your HSA before any contributions can be deposited to your account. Robins & Morton will make regular deposits to the HSA along with any contributions you make, up to the IRS limits. You may use this card to access your HSA funds to pay for medical expenses.

REMEMBER: You must open your account on the Fidelity website. Open your account by going to the website, log in just like you would to access your 401(k) and click the word OPEN next to the Health Savings Account and answer several questions.



Website: <http://www.401k.com>

Customer Service: 800.544.3716

Lost or stolen card: 888.377.0323



PAYFLEX MOBILE

Debit cards from PayFlex provide Robins & Morton employees with point-of-purchase access to their Limited Purpose Flexible Spending Account. Remember, you fund the LPFSA with contributions from your paycheck to pay for vision or dental expenses only.

This is a MasterCard debit card and you will receive periodic replacements about 30 days before the date shown on the front of the card. If your card is lost or stolen, please contact PayFlex immediately to prevent unauthorized use of your card.



Website: <http://mypayflex.com>

Customer Service: 844.729.3539

Lost or stolen card: 844.729.3539



VSP VISION CARE

VSP is paperless and does not issue identification cards. VSP provides our voluntary vision care program to Robins & Morton. At your next visit tell your vision provider your coverage is VSP. The office will locate you in the VSP system. You can obtain a card that does not show your name on the VSP website or by downloading the VSP Mobile site at <https://www.vsp.com>.



Website: <https://www.vsp.com>

Customer Service: 800.877.7195