



VidaCard Prepaid MasterCard®

Providing Access to Health Care One Employee at a Time

VidaCard MasterCard offers a new way to provide convenient and affordable health and dental care for your employees – particularly, those who are uninsured or under insured. VidaCard MasterCard is an employer-funded health reimbursement account (HRA) linked to a prepaid card. The program enables you to give your employees, including part-time and hourly workers, access to basic health care products and services – **whenever and wherever they need it.**

A Solution with Real Benefits

VidaCard MasterCard can also be used alongside traditional insurance for employees who opt-out of premium share requirements or for those workers that aren't eligible for full-scale benefits. Dental benefits can be added as an additional benefit for your employees, providing unique access to the only dental discount plan in California offering 20-50% off services from over 14,000 participating dentists. And, with no billing or claims to process, there is minimal program administration required.

It's Been Shown that Healthy Employees Deliver Added Value

Healthy Employees:

- ✓ Make fewer mistakes
- ✓ Deliver consistently higher quality work and services
- ✓ Have a better work attitude and are able to have fewer sick days as a result

“VidaCard is a fantastic solution. It's the first program that addresses the needs of both employers and employees.”

- Margie Scott Tucker, Director of Marketing & Human Resources, Books, Inc., San Francisco, CA

Get started and Put VidaCard MasterCard to Work

It's easy to get started with VidaCard MasterCard with its simple on-line card ordering process:

1. Go to www.MyVidaCard.com and complete employee information
2. Decide how much money you want to allocate per month per employee
3. Review your Employee Welcome package with employees when it comes in the mail and distribute personalized VidaCard MasterCard packets

VidaCard MasterCard

Helping you make a difference in the health and well-being of your employees.

Using VidaCard MasterCard

- Employees activate their VidaCard MasterCard online or by phone. A welcome packet will be sent in the mail that includes a list of providers offering discounted rates for cardholders
- VidaCard MasterCard is accepted anywhere MasterCard debit cards are accepted and can be used for any health related charge including prescriptions, everyday over the counter health products as well as medical, dental, and vision services
- Employees can order another card for family members
- Employees can get up to the minute balance information; discount provider information on-line anytime
- On-line and phone support provided in English and Spanish



Benefits at a Price That's Right For You

There is no minimum funding amount on your employees' VidaCard MasterCard (*certain exceptions apply—see below). You can select the amount of benefit that you would like to provide from \$20-\$300/month. If you choose to enroll your employees in the optional dental discount plan, a fee of \$6.50 will be automatically deducted from the balance that you load onto the card on a monthly basis.

By enrolling your employees in the dental discount plan with **New Dental Choice**, your employees can receive significant discounts on dental care services from a large network of credentialed dentists.

Any funds remaining on a VidaCard MasterCard at year-end will be available to the Cardholder for 90 days after the end of the year and then will be returned to you. In the event of an employee termination, the same 90 day use period will apply.

When you invest in your employees' health,
you invest in your bottom line.

* Low per-card and monthly administrative fees for VidaCard MasterCard qualify as health care expenditures in San Francisco, where employee health care is mandated for all workers.

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 **VidaCard**
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