



### Emeriti Service Center

866-363-7484, option #2

Monday through Friday, 9:00 a.m. - 5:30 p.m. (ET)

[EmeritiHealth.org](https://www.EmeritiHealth.org)



# Fast. Easy. Automatic.



## The Emeriti Retirement Health Debit Card.

Use it for all your qualified healthcare purchases.

The full name of Emeriti Retirement Health Solutions is The Emeriti Consortium for Retirement Health Solutions, an Illinois Nonprofit Corporation. Emeriti Retirement Health Solutions is not an insurance company, insurance broker or insurance provider.

CBIZ is Emeriti's disbursement record keeper for Emeriti group insurance administration and Emeriti medical expense reimbursement processing.

Emeriti, TIAA and CBIZ are independent corporations and are not legally affiliated.

TIAA Individual & Institutional Services, LLC serves as a broker/dealer with respect to underlying mutual funds only, and does not offer, market or sell interests in such plans or otherwise provide broker/dealer services with respect to the interests in such plans.

TIAA products may be subject to market and other risk factors. See the applicable product literature, or visit [TIAA.org](https://www.TIAA.org) for details. Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

© Copyright 2024 Emeriti Retirement Health

# The Emeriti Retirement Health Debit Card

A convenient way to pay for your qualified healthcare purchases.



## How it works

You can use your Emeriti Retirement Health Debit Card to pay for all your qualified healthcare purchases. There is no charge for the card. You will receive your card in the mail. At the plan sponsor's election, two or more cards may be sent to the participant to facilitate spouse or dependent claims. The card is activated upon the first swipe for a 36-month period, and will be automatically re-issued if you are in good standing with your Emeriti Plan. You must have a **minimum of \$250** in total Emeriti Health Account funds to be eligible to use the card.

## What is eligible

You can use this card to make all qualified purchases, such as:

- Doctor visits
- Dental care
- Prescriptions
- Vision care
- Hospital stays
- Medical devices

## How to fund your card

Before using your card, you will need to transfer funds into your TIAA-CREF Money Market Mutual Fund. You can do so online at **TIAA.org** or by calling the Emeriti Service Center at **866-363-7484** and selecting option #3. **Cards will only be issued after you have transferred money into your TIAA-CREF Money Market Mutual Fund.** When you swipe your debit card, the system automatically verifies that your account is active and that you have enough funds in your TIAA-CREF Money Market Fund. If there are insufficient funds, the transaction will be denied.



## Frequently asked questions

### What are the benefits of the debit card?

The card allows you immediate access to your Emeriti health account funds that are invested in the TIAA-CREF Money Market Mutual Fund. Rather than paying out of pocket for qualified purchases, filing a claim and then waiting for reimbursement, the card allows you to access your funds directly to pay for these medical expenses.

### Is this a regular debit card?

No. Your Emeriti Debit Card represents the available balance in the TIAA-CREF Money Market Mutual Fund in your Emeriti health account that can be used for qualified healthcare purchases. Some merchants may require a personal identification number (PIN) to use this card. To request a PIN, call **866-898-9795**. To use the card without a PIN, select "credit" at the payment terminal.

### Who can use the debit card?

You must meet your institution's Emeriti Plan eligibility criteria. Contact your benefits office for details. You, your spouse (or domestic partner, if elected by your employer), and other eligible dependents may qualify.

### Where can I use the debit card?

You can use your card at drug stores, pharmacy counters in large chain stores, hospitals, vision care offices, dentists and other medical care providers, and online mail-order facilities.

### What if a place doesn't accept the debit card?

For purchases at those locations, you can pay with another means, then submit a manual request for reimbursement through CBIZ.

### What if I use my debit card for an ineligible expense?

You will be required to reimburse your account for that transaction.

### Where can I get my available TIAA-CREF Money Market Mutual Fund balance?

You can check your balance by logging on to **TIAA.org** or by calling the Emeriti Service Center at **866-363-7484** and selecting option #3.

### When will my card be activated?

The first time you use it at a point-of-purchase location.

### Do I still have to save my receipts?

Yes. You should always request a receipt any time you use your debit card in order to submit proper documentation for your purchases.

### Can I order a replacement card?

Yes, you can order a replacement card for a \$5.00 fee. Contact the Emeriti Service Center at **866-363-7484** and select option #2.



EMERITI RETIREMENT  
HEALTH DEBIT CARD

**EmeritiHealth.org**