

Q&A: PIN Number

- Q.** Am I required to use a PIN to use my card?
- A.** No, you have the option to use the card as a “debit” transaction and enter your PIN number when prompted, or you may choose “credit” and sign for your purchase.
- Q.** Can I still use my card if I do not have my PIN number?
- A.** Yes. If you do not have your PIN number, choose “credit” when prompted and sign for your purchase.
- Q.** How do I use my PIN when using my card?
- A.** Swipe your debit card to pay for your purchase. When prompted, choose “debit,” and enter your PIN.
- Q.** How are PIN numbers assigned?
- A.** PIN numbers are assigned in advance and are unique to your card. The PIN associated with your card cannot be modified. You may obtain your PIN by logging into the WealthCare Portal at <https://medcom.wealthcareportal.com>. You must register for the site if you have not already done so. Instructions for registering on the site are available at www.medcombenefits.com.
- Q.** Do Participant Plans change by adding the PIN?
- A.** No, your plan(s) does not change as a result of the PIN number requirement.
- Q.** Is the PIN required for online purchases?
- A.** No, you will not need your PIN to complete online purchases for eligible items.
- Q.** What if I forget my PIN at the time of the transaction?
- A.** If you forget your PIN at the time of a sale, you may request that the merchant run the transaction on the “signature network.” You would then sign the receipt, as you may have done in the past, in order to complete your transaction.
- Q.** What if my transaction is declined when I enter my PIN, even though I used the same card to purchase eligible items in the past?
- A.** If your transaction is declined when using your PIN through the “PIN” network and you think it should have been approved, you may request that the merchant process the transaction again by selecting “credit” and signing for your purchase, as you have done in the past with your benefit card. If you continue to experience a problem with the transaction, please call your administrator for further resolution procedures.

Q. Is the PIN shared by all cardholders on an account (Participant as well as Dependents)?

A. No, each benefit card will have a unique PIN number. The primary account holder will have the ability to view all the PINs associated with the dependent cards connected to their account. Please keep your PIN number private.

Q. Can a PIN be customized?

A. No, a PIN may not be customized by the plan participant. The PIN number is specific to each benefit card number. If a card is reported lost/stolen, a new card must be issued, and that card will have its own unique PIN number.

Q. May I have my PIN mailed to me?

A. No, you may only obtain your PIN electronically through the WealthCare Portal at <https://medcom.wealthcareportal.com>.

Q. Can I call Medcom Customer Service to obtain my PIN?

A. No. Medcom staff does not have access to your PIN number for security purposes. The only way to obtain your PIN is by logging into the participant portal at <https://medcom.wealthcareportal.com>.

Q. If a card is officially reported as Lost/Stolen, does the user get a new PIN with the new card?

A. Yes, when you report your card as lost or stolen and are issued a replacement card, the replacement card will have a new number and a new PIN. Once you receive the new card, you can retrieve the PIN electronically through the WealthCare Portal.

Q. Can I use my card at an ATM now that I have a PIN number?

A. No. Your card will not work at an ATM machine.

Q. Can I obtain cashback on my purchases?

A. No. You may not obtain cashback when you make a purchase.

Q. Can I still submit a manual claim for services I pay out-of-pocket instead of using my card?

A. Yes. Your option to submit a manual claim for services paid out-of-pocket remains available to you. You may submit a claim online through the WealthCare Portal at <https://medcom.wealthcareportal.com> or through the mobile app; just search "Medcom" in your app store!