

HCCC Benefits for Full Time Employees

At HCCC, we value and appreciate all of our employees. We acknowledge the importance of providing a comprehensive benefits package. Below is a brief glance of the HCCC benefits, perks, and discounts offered.

*Full Time Benefits are effective after 60 days of Employment

Medical Benefits

NJ Educators Health Plan - Horizon BCBSNJ

- PPO Plan
- Cost determined by percentage of base salary (Affordable Health Insurance)
 - Active Employees: Calculate your estimated premium contribution, visit HorizonBlue.com/shbpcalculator.
- Health Waiver Option Stipend Program *If Applicable

Delta Dental NJ

- Delta Dental PPO Plus Premier Plan
- No cost to employee (Employer covers full cost, including family coverage)

National Vision Administrators, L.L.C.

- www.e-nva.com
- No cost to employee (Employer covers employee coverage only) cost for additional dependents, family coverage.

Retirement Plans

PERS - Public Employee Retirement System (Full Time Staff)

- Pension through New Jersey Division of Pensions & Benefits (NJDPB)
- Pension Plan with payment options upon retirement.
- Vested after 10 years of service

NJ Alternative Benefit Plan (ABP) Retirement

- ABP is a tax-sheltered, defined contribution retirement program for higher education faculty and certain administrators.
- Choice between seven carriers; TIAA, AIG, AXA(Equitable), VOYA, Metlife, MassMutual & Prudential
- Mandatory 5% contribution with an 8% Employer match.
- Member becomes vested after one year of employment.

- Option to contribute more than the Mandatory 5% contribution rate.
- Choice of six carriers
- Option to choose percentage of dollar amount towards contribution.

Employee Leave Faculty

Full Time Accrued Time

- Personal = 21 hours per fiscal year * Does not rollover (1st year: Prorated based on start date)
- Sick = 4.38hrs every pay period *Up to 15 days per year (Does not expire)

Additional Benefits Plus Perks

Flexible Spending Account (FSA), Dependent Care & Commuters Benefits Plan

- Tax-free money for medical and dependent care expenses
- Convenient access to account funds through the Beniversal® Prepaid Mastercard®
- Commuter benefits allow employees to pay for certain workplace commuting expenses, including mass transit and parking, on a tax-free basis through payroll deductions.

Employee Assistance Program

- Free mental health services, employee webinar trainings & helpful resource
- Support Line: (833) 848-1764 or visit: eap.ndbh.com
- Company code: HCCC Password: Guest

Tuition Reimbursement Program

- Up to \$9,000 towards tuition reimbursement per fiscal year.
- Degree & Certificate programs are eligible

Employee/Dependent Tuition Waiver

- Tuition waived for course taken within HCCC
- Employee and/or their dependents/Spouse are eligible
- Must be an Active Full time Employee

HCCC Employee Perks

- Free and discounted Faculty & Staff Parking
- Employee Discount Marketplace through WorkingAdvantage
- Auto & Home Insurance Employee discounts
 - Liberty Mutual or NJM

If you have any questions, please do not hesitate to reach out to the *Office of Human Resources*70 Sip Ave, Jersey City, NJ 07306 O: 201-360-4070 Email: HR@hccc.edu

HR Benefits Manager, Carmen McGuire O: 201-360-4072 Email: cmcguire@hccc.edu



Office of Human Resources 70 Sip Avenue – 3rd Floor Jersey City, NJ 07306 201-360-4070 Office 201-714-2509 Fax

TO: New Hire

FROM: Human Resources

RE: NJ School Employees'

Health Benefits Program (SEHBP) Enrollment

HCCC Local Education Employees

The New Jersey Employees' Health Benefits Program (SEHBP) and the New Jersey Division of Pensions & Benefits (NJDPB) require eligible employees to access *Benefitsolver* online, for accessing all your health benefit enrollment needs, including the fall Annual Open Enrollment period (October 1-31).

Through *Benefitsolver*, you can access information about your health benefits and complete your enrollments online. You can view your coverage, effective dates, who is covered under your plan and have access to live chat with any questions you may have, in reference to your SEHBP coverage. *Same access is available for those who wish to waive health & prescription coverage*.

To Register:

Navigate to: http://mynjbenefitshub.nj.gov

- a) Click Register
- b) Enter SSN and DOB
- c) Enter Company Key: SHBP/SEHBP
- d) Click continue

If you have trouble accessing the *BenefitSolver* website or have any questions in regards to your benefits, please do not hesitate to contact the HR Benefits Manager.

Thank you,

Office of Human Resources

How to access your benefits



Welcome		
First time here?		
Register to create your user name and password.		
	Register	
Welcome		
User Name *		
•		
case sensitive		
Password *		
•		
case sensitive		
	Login >	

Days Left	State of New Jersey Annual Open Enrollm State of New Jersey Annual Open Enrollment Ends Octobe Start Here	
# Home > Char	welcome to welcome to phynjbenefitshub	welcome to the State of New Jersey Division of Pensions & Benefits My New Jersey Benefits Hub. We are excited to present you with online tools and information so that you can get the most out of your benefits.
Benefit Guide	Change Barn My NJWELL Find a Provider Reward	Important Reminders Action Required State of New Jersey Annual Open Enrollment
Contacts	Additional Change My Address or Email Details	Review my current coverage Benefit Summary



HOW TO LOGIN:

Navigate to: http://mynjbenefitshub.nj.gov and click Register.

Enter Social Security Number and Date of Birth.

Company Key = SHBP/SEHBP

You may also log into the Benefitsolver website through the myNewJersey portal. At the bottom of the screen along with your MBOS and EPIC button, you'll see a new button that reads "Benefitsolver".

LET'S KEEP IN TOUCH

You'll be asked to provide an email address so we can send you the latest information on your benefits, including **Annual Open Enrollment Information**.

DISCOVER YOUR SITE

Explore the site to learn about your benefits. You'll find lots of helpful information in the **Reference Center**.

REVIEW YOUR BENEFITS

Click the **Benefit Summary** button on the home page to review your personal information, your covered dependents, and your medical, prescription, and dental plan details.

FOR HELP

Sofia, your personal benefits assistant, can answer questions and guide you through the site.

Contact your local Human Resources Department, Benefits Administrator, or your Certifying Officer for additional assistance.













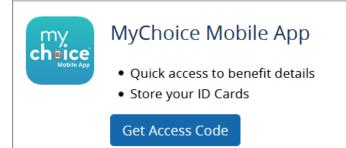












CHANGE YOUR BENEFITS OR INFORMATION

To report a Qualifying Life Event, such as a Marriage or Birth/Adoption in the last 60 days, start by clicking the **Change My Benefits** button.

Select your Life Event from the **Life Event** box and enter the effective date of the change.

To change your contact information, start by clicking the **Change My Address or Email** button.

CONTINUE YOUR CHANGE

The next set of screens will walk you through your enrollment step by step, showing you the available options relevant to the change you'd like to make.

Make sure your personal information, elections, and dependents are accurate, then click **Looks Good!**

To complete your transaction, click **Approve**. On the Confirmation screen, click **I Agree**.

If you've added new dependents, you will be prompted to provide supporting documentation. Your employer will verify all uploaded documents before your dependent is approved.

When your enrollment is complete, you will receive a confirmation number and can print your **Benefit Summary** for your records.

AFTER YOU ENROLL

Return to the Home page to check for any additional tasks needed to complete your enrollment. View or download your Benefit Summary, and download the **MyChoice Mobile App**.

Visit this site anytime you want to learn more about your benefits or even search for a new provider and book an appointment using **Amino!**





INDIVIDUAL ENROLLMENT/CHANGE FORM

FOR VISION COVERAGE (Please Print or Type)

EMPLOYER (GROUP) NAME			_	ROUP NO					
Hudson County Community College				4079 0000 01					
EMPLOYEE LAST NAME	FIRST		41	MI	DATE OF BIRT	Н			
STREET ADDRESS	CITY				STATE	ZIP			
SOCIAL SECURITY NUMBER — —	GENDER ☐ Male ☐ Female		Employee Employee Employee	CONTRACT TYPE REQUESTED ree (S) ree + Spouse (L) ree + Child(ren) (E) ree + Spouse + Child(ren) (F)					
EFFECTIVE DATE OF COVERAGE OR CH	EFFECTIVE DATE OF COVERAGE OR CHANGE DATE OF HIRE								
COMPLETE THE FOLLOWING FOR ALL F	FAMILY MEMBI	ERS FOR	WHOM YO	U ARE RE	EQUESTING COVE	RAGE			
PLEASE CHECK	THE APPROPE	RIATE AC	TION CODE	S FOR C	HANGES				
THIS CHANGE IS FOR: DEMPLOYEE DSF	POUSE DEPE	ENDENT(S)						
TYPE OF CHANGE: ☐ NEW ENROLLMENT ☐ CHANGE OF ADDRESS ☐ NAME CHANGE ☐ REINSTATEMENT ☐ CHANGE TO COBRA☐ ISSUE CARD ☐ CANCEL COVERAGE ☐ NAME CHANGE, FORMERLY									
LAST NAME	FIRST N	AME	INITIAL	M/F	DATE OF BIRTH	STUDENT (Y/N)			
Spouse									
Dependent									
Dependent									
Dependent									
Dependent									
ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.									
						MITS AN			
	ALSE OR DECEPTIV					MITS AN			
APPLICATION OR FILES A CLAIM CONTAINING A FA	ALSE OR DECEPTIV	/E STATEMI	ENT IS GUILT`	Y OF INSUR					

www.e-nva.com

NATIONAL VISION ADMINISTRATORS, L.L.C. 1200 Route 46 West Clifton, NJ 07013

Toll Free: (800) 672-7723



This document has been printed on recycled paper.



Enrollment/Change Request

Employer Group Information - To be completed by Employer Group Name Group Number

Sublocation/Store location

HCCC	<u> </u>	07563		0000	1/				
(A) 1. En	Type of Activit			er. Refer to inst Effective Dat	ructions on back	-	ing this form. Proof Hire/	_	
2. Ch	nange - Check all	that apply	Date of Even	t Reason	3. F	Remove or Termin	ate - Check all	that apply Effe	ective Date Reason
() Ad	ld Spouse		//		_	() Remove S	pouse*	/_	_/
() Ad	ld Domestic Partne	r	//			() Remove D	omestic Partner*	/_	_/
() Ad	dd Dependent Child	L	//			() Remove D	ependent Child*	/_	_/
() Na	ame Change		//			() Employee	Withdrawal/Term	ination/_	_/
() Ch	nange Plan		//			NOTE: Employ	ree must be enrol	led for spouse/d	lependents(s) to have
() Ot	her		//		_	coverage.			
() Ad	ld/Change Office I	D Numbers	//			*Please comp	lete Add/Change/	Remove and Name	columns in Section D.
4. Con	ntinuation of cove	rage, i.e. COBR	A, State, tota	l disability. Not	all options are	available or a	pplicable. Contac	ct Employer for	available options.
Covera	ge for:	() Em	ployee ()	Dependents					
Length	of Continuation:	() 12	months ()	18 months () 2	9 months () 3	36 months ()	Total Disability	* Attach proof c	of total disability
Date o	of Loss of Coverag	e://	Date	of Qualifying Ev	ent:/_	_/			
Billin	ng:	() Hc	me () (Group					
(B)	Employee Inform	ation - Complet	e Sections (B-	3)					
Last n	name, First name,	MI		_ Social Securi	ty Number		Home Telephon	ne	
E-mail	Address			Home Address			Apt #	City, State	Zip Code
Employ	ver Name			Work Telephon	e		_ Work Address		
City,	State			Zip Code		Date of Empl	oyment/H	ours Worked per	week
(C)	Plan Option - Y	our selection m	ust be offered	by your Employer	Check one: ()	Delta Dental Pr	emier® () 1	Delta Dental PPC	() Advantage Program
					()	Delta Dental PP	O plus Premier	()	DeltaCare
(D)	Individuals Cov	ered - List ind	ividuals for w	nom you are addin	g/changing/remov	ving coverage. A	ttach sheet to l	ist additional c	children. (Attach proof if
	full-time post-	secondary stude	nt. Attach pro	of of disability.)				
		(A) Add (C) Change (R) Remove	Last Name First Name, I	Sex MI M F	Birthdate MM/DD/YYYY	Social Security Number	Other Health Coverage	Previous Cov Check if Yes	_
Employ	vee Lic Partner				//				
	overage offered)				//				
Child					//				
Child					//				
Child					//				
Child					//				
(E)	Other/Previous	Insurance							
Is you	ır spouse employed	? () Ye	s ()]	No If "Y	es", give name a	and address of y	our spouse's emp	loyer.	

	to Other Health Coverage (Section D), give names & policy names tify the coverage and provide the Medicare ID#.	numbers of insura	nce carrie	r, HMO, or other	source. If	enrolled in Medicare Parts A and/or
If "Yes'	to Previous Coverage, identify names(s) of persons, give ef	fective date and	l date cove	rage terminated,	name of pre	vious carrier and plan number.
(F)	Dependent Information					
Does any	dependent listed in Section D live at a different address t	han the Employee	e? () Yes	() No If "Yes"	, who and at	what address?
Explain	the circumstances					
If any o	dependent's last name differs from yours, explain the circums	stances.				
	Employee Signature If you have questions concerning the bene Agent at 1-800-452-9310 before signing this form.	efits and service	s provided	by or excluded	under this A	greement, contact a Customer Service
	sent that all the information supplied in this application is	s true and comple	te. I here	by agree to the	conditions o	f enrollment on the reverse side of
the empl	Loyee enrollment/change request. I authorize deductions from	my earnings for	any requir	ed contributions		
Employee	e Signature - Required	Date//_	_	E-mail Address		
(H)	Employer Verification - To be Completed by Employer					
Employer	Signature - Required	Title			Da	te//_
*Section A	he Employer Group Information in the upper left corner of the form. - Type of Activity:Check boxes indicating reason(s) for submitting application. - Exployer Verification (in the upper left corner of the second page)of the form *Employer must complete this section for all new enrollments, coverage changes and termina *Employer must sign and date the Enrollment/Change Request in order for it to be processed	m. ations.	1. On behalf a)I autho agency ac informati	mowledgment and Agreemen of myself and the depen- orize the sources stated: sting on its behalf, info- on will pertain to emplo	dents listed on the below to give Deltermation about me as yment, other healt	e reverse side I agree to or with the following: a Dental of New Jersey, Inc. or any consumer reporting nd my minor childern, if applying for coverage. Such a coverage, and medical advice, treatment or supplies a sources are any physician or medical professional; a

Employee - Complete Sections (B-G)

Section (B) - Employee Information

Complete all information in order for your application to be processed.

Section (C) Plan Option:

Check one Plan option box () Delta Dental Premier () Delta Dental PPO () Delta Dental POS () Delta Dental PPO Advantage Program () DeltaCare

Select only an option offred by your employer.

Section (D) - Individuals Covered:

Add/Change/Remove - Use "A", "C", or "R" to indicate wither you are adding, changing or removing coverage for an individual.

Print your full name along with the name(s) of your dependents, if applicable. Indicate Sex, Birthdate, and Social Security number for each individual listed.

- If a dependent is a full-time post-secondary student, you must attach a current course schedule or a letter from the school or its authorized representative confirming full-time student status. If dependent is disabled and being contiuned beyond the limiting age, attach proof of disibility.
- If you or your dependent(s) have other Health coverage, check off the "Yes" box(es) and complete Section (F) - Other/Previous Insurance.
- From the appropriate provider directory, locate the office ID number for the dentist (if applicable). Indicate office ID number selection(s) on the form.

Section (E) - Pre-Existing Conditions Statement

Complete this section for all new enrollments. Exceptions: For Small Employer Group coverage, this section must be completed only by persons enrolling in the group coverage in a group of 2-5 employees and by late entrants.

Section (F) - Other/Previous Insurance

Complete this section for all new enrollments or coverage changes. Coverage includes group coverage, governmental coverage, a church plan or Medicare.

Section (G) - Dependent Information

Complete this section for all new enrollments or coverage changes.

Section (H) - Employee Signature:

- Complete this section for all new enrollments, coverage changes and terminations.
- Employee must sign and date the Enrollment/Change Request Form in order for it to be processed.

Section (I) - Employer Verification

- Employer must complete this section for all new enrollments, coverage changes and terminations.
- Employer must sign and date the Enrollment/Change Request Form in order for it to be processed.

- ing anv hospital, clinic or other medical care institution; any carrier, any consumer reporting agency; any
 - b) I understand that I may revoke this authorization at any time. I agree that such revocation will not afect any action which Delta Dental of New Jersey, Inc. has taken in reliance on the authorization. I understand this authorization will not be valid after 30 months, if not revoked earlier.
- c) I know that I have a right to receive a copy of the authorization if I request one. d) I agree that a photocopy of this authorization is as valid as the original.
- I acknowledge by enrolling in a Delta Dental of New Jersey, Inc. plan or group policy coverage is provided by Delta Dental of New Jersey, Inc. in accordance with the contract.
- Enrollment of myself and of the listed dependents into the plan is effective on acceptance by Delta Dental of New Jersey, Inc.
- Coverage and benefits are contingent on timely payment of premiums and may be terminated as provided in the plan documents. My employer is hereby authorized to withhold payments from my wages, as appropriate. Misrepresentation
- Any person who includes any false or misleading information on an Enrollment/Change Request form for a health benefits plan is subject to criminal and civil penalties.

Employer Effective Date of Enrollment (MM/DD/YYYY)

Employee Name Hire Date (MM/DD/YYYY)

Member ID (set by your employer. Typically an employee ID or SSN.) Birth Date (MM/DD/YYYY)

Street or PO Box Email Address

City State ZIP Phone Number

Employment Status: Full Time Part Time

Please enter your FSA election(s):

Per Pay Deduction Plan Year Election

Medical FSA

Note: If you or your spouse has a Health Savings Account (HSA), contributions cannot be made to the HSA while there is coverage under a Medical FSA.

Limited Medical FSA (reimburses dental, vision and/or post-deductible expenses as allowed by your plan)

Note: You cannot elect this account if you elect a Medical FSA. You can elect this account if you are covered under an HSA.

In order to accurately track eligible expenses, apply them to the correct deductible threshold and ensure reimbursement of eligible post-deductible expenses, you must indicate the level of coverage you have under your health insurance.

Single Family

Dependent Care FSA

This is a:

New enrollment Change in previous enrollment

If this is a change in enrollment, please check the event that triggered this change:

An election can only be changed if the change in status affects eligibility for that coverage.

Any change in election must be consistent with the change in status and the change in eligibility

Participant's termination of employment.

Change in employment status of spouse or dependent (including termination or commencement of employment).

Change in employee's legal marital status (including marriage, divorce, death of spouse, legal separation, annulment).

Change in number of tax dependents (including birth, adoption, placement for adoption, death).

Change in work schedule (reduction or increase in hours by employee, spouse or dependent, including a switch between full-time and part-time, a strike or lockout, and commencement of or return from an unpaid leave of absence).

Change in residence or worksite (of employee, spouse, or dependent).

Dependent satisfies or ceases to satisfy dependent eligibility requirements (attainment of age, student status, etc.).

Change in dependent care cost or provider (for Dependent Care FSA elections only).

Other:

FSA-200-1 12/2020



Please certify the following:

I have received and read the printed material which explains my plan and my options under it. I understand that any expenses paid under this plan must be eligible expenses as governed by Internal Revenue Service (IRS) regulations, must be for services provided for me or a qualifying individual and must not be reimbursed from any other source. I also understand that by signing and submitting this enrollment form, I am making an irrevocable election for the current plan year. Any choices above may be modified only as defined in the plan. Moreover, I authorize the amount(s) above to be deducted from payroll as indicated. I also understand that unused amounts in any Flexible Spending Account may be forfeited after the time frame indicated in the Plan Highlights.

I understand that Federal law requires financial institutions to obtain, verify and record information that identifies each person with an account. I also understand that I may be required to provide identifying information (e.g. social security number, address and date of birth) when making inquiries about my account. I understand that any personal information obtained will not be shared with anyone, including non-affiliated third parties, except as permitted by law.

If a Beniversal® Prepaid Mastercard® is associated with my Flexible Spending Account:

- I authorize the issuance of a Beniversal Card. I agree to use this card only for eligible medical expenses under the plan for me or a qualifying individual and to be bound by all provisions of the Cardholder Agreement and card promises sent to me with my card. Furthermore, I understand that if my Beniversal Card is used for expenses other than eligible medical expenses or if I violate the terms of the Cardholder Agreement, my account may besuspended and I will reimburse the plan for the expenses. I authorize my employer to deduct any non-approved expense directly from my paycheck onan after-tax basis. I also authorize expenses for replacement cards and paper followup requests to be deducted from my account balance as needed.
- Since the IRS requires that certain purchases made with the Beniversal Card be verified for eligibility. I agree to acquire and retain sufficient documentation for any expense paid with the card and to submit such followup documentation to Benefit Resource upon request.

Signature Date (MM/DD/YYYY)

EMPLOYERS ONLY - This	section must be com	plete for empl	ovee to be	e enrolled
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Semi-monthly Bi-weekly **Deduction Cycle:** Monthly Weekly

Other:

Pay date of first FSA deduction(s): FSA Pay Dates This Year:

Change in Health Insurance level of Coverage: Single Family

Insurance Coverage Code:

This information is required for Beniversal Cards. The six digit code must match a code on your Group Insurance Form. Note: If employee is not insured through an employer sponsored health insurance plan, enter NOMED.

Submit this document by:

Fax: Mail:

(585) 427-9320 Benefit Resource, LLC

PO BOX 642

Willow Grove, PA 19090

The employer maintains a Plan Document; if anything in this document conflicts with the Plan Document, then the Plan Document controls.

The Beniversal Prepaid Mastercard is issued by The Bancorp Bank pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated. Card accepted at qualified merchants accepting Debit Mastercard. The Bancorp Bank; Member FDIC. © 2020 Benefit Resource | All rights reserved

FSA-200-2



ENROLLMENT FORM

COMMUTER BENEFIT PLAN

(PLEASE PRINT CLEARLY)

245 Kenneth Drive Rochester NY 14623-4277

Phone: (800) 473-9595

www.BenefitResource.com

EMPLOYER:						
EFFECTIVE DATE OF ENROLLMENT: / /						
A. Employee Information						
Member ID:						
Employee Name: (Last)	(First)		(MI)			
Home Address: (Street)			(Apt #)			
(City)	(State)	(Zip Code)				
Home Phone #:	Birth Date: / /	Gender: Male	Female			
Hire Date: / /	Employee Status (please check one):	☐ Full-Time ☐ Part-Time	;			
Email Address:	7.11	1· 1)				
(Note: Benefit Resource, Inc. will only use your e B. COMMUTER BENEFIT PLAN (CBP) ACCOUN		garaing your pian.)				
	Type of Account	Monthly Election				
Please enter your CBP election(s):	Parking	\$				
	☐ Mass Transit	\$				
C. EMPLOYEE CERTIFICATION Return signed fo	rm to your employer.					
 I have received and read the printed material which explains my Commuter Benefit Plan and my options under it. I understand that any expenses paid under this plan must be eligible workplace commuting expenses as governed by Internal Revenue Service regulations and must not be reimbursed from any other source. I also understand that by signing and submitting this enrollment form, I am making an election that will remain effective until a change form is submitted during open enrollment or when a permissible change has occurred. Any choices above may be modified only as defined in the plan. I authorize the amount(s) above to be deducted from payroll as indicated and also authorize any necessary advance on salary deduction (as described herein). I authorize the issuance of a Prepaid Mastercard[®] ("Card"). I agree to use the Card only for eligible plan expenses and to be bound by all provisions of the Cardholder Agreement sent to me with my Card. Furthermore, I understand that if my Card is used for expenses other than those defined in the plan or if I violate the terms of the Cardholder Agreement, my account may be suspended and I will reimburse the plan for the expenses. I also agree to have any non-approved expense and/or applicable replacement card expense deducted from my paycheck on an after-tax basis as an advance on salary. I understand that Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. I also understand that I may be required to provide identifying information (e.g. Member ID, address and date of birth) when making inquiries about my Card. I understand that any personal information obtained will not be shared with anyone, including non-affiliated third parties, except as permitted by law. 						
Signature:		Date:	_/			
D. PAYROLL DEDUCTION INFORMATION Emp.	loyer must complete this section for employee	to be enrolled.				
 • Deduction cycle: ☐ monthly ☐ semi-monthly ☐ bi-weekly (2 per month) ☐ weekly (4 per month) • Pay Date of first CBP deduction(s):/ • Card Issue Month: 						