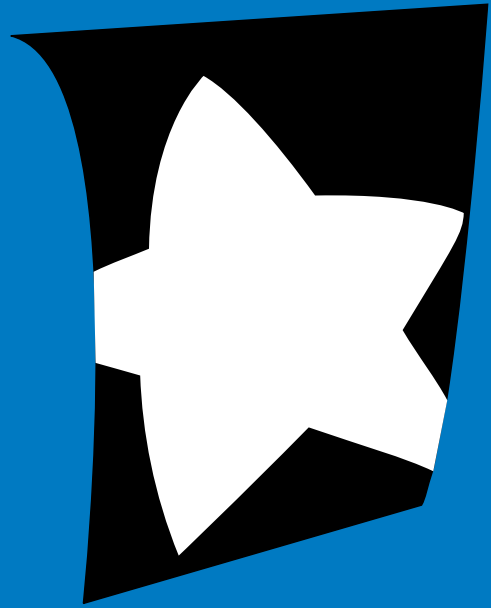


*This brochure tells
you how to use your
Lone Star Card.
Please keep it in a
safe place so you can
refer to it whenever
you need to.*



Lone Star

Welcome
to Your
Lone Star Card

*Your new Lone Star Card allows
you to use your food stamp and
TANF benefits at many stores
throughout Texas.*

Welcome to Lone Star!

This brochure tells you how to use your Lone Star Card. Please keep it in a safe place so you can refer to it whenever you need to.

The Lone Star Card – Simple, Safe, and Smart!

What is the Lone Star Card?

The Lone Star Card is a plastic card that makes it simple for you to use benefits that the Texas Health and Human Services Commission (HHSC) holds for you in a Lone Star food or cash account. HHSC uses an electronic benefit transfer (EBT) system to put benefits into your account(s).



Your benefits are held in an account.

What is a food account?

If you receive food stamp benefits, HHSC puts them into your food account electronically on the same day each month.

You use these benefits to purchase food.

What is a cash account?

If you receive TANF, HHSC puts your cash benefits into your cash account electronically on the same day each month. You can withdraw these benefits as cash or use them to purchase food and nonfood items.

If I have two accounts, do I need two Lone Star Cards?

No. Even if you have both a food and a cash account, you only need one Lone Star Card.

This one card allows you to use both types of benefits.

Do not throw your Lone Star Card away. You will not receive a new card each month.

You'll use the same Lone Star Card month after month.

What is the Help Desk?

The Help Desk is a service to assist you with your Lone Star Card and your benefit accounts. You can call the Help Desk at 1-800-777-7EBT (1-800-777-7328)* at any time. When you call the Help Desk, you'll hear a telephone computer voice. This is called an automated voice response (AVR) unit.

The AVR is a computer that can answer some questions about your account 24 hours a day, 7 days a week. Depending on the information you need, the AVR tells you what button on your telephone you need to push. If you call from a phone that does not have touch-tone buttons or you need to speak to an operator, the AVR will ask you to hold and then will transfer your call to a Help Desk operator.

Operators take calls 24 hours a day, 7 days a week (including holidays) for these reasons **only**:

- Reporting lost, stolen, or damaged Lone Star Cards.

- Reporting that someone else knows your PIN.
- Reporting misuse of a Lone Star Card.
- Replacing Lone Star Cards.

If you have other questions about your Lone Star Card or benefits accounts, you can speak to an operator during regular Help Desk hours. The Help Desk is open Monday through Friday between 8 a.m. and 7 p.m. Central time, except on holidays. The Help Desk is closed on the same holidays as your local HHSC office.

When you call the Help Desk, the AVR or an operator will ask you to provide information to make sure you are the legal cardholder. This helps safeguard your benefits by keeping someone else from getting information about your account. Be ready to provide your

- name,
- Lone Star Card number,
- case number,
- Social Security number.

What does the Lone Star Card look like?

Your Lone Star Card is a small plastic card that looks like a bank card. It comes in a protective Lone Star Card sleeve.



What is a Lone Star Card sleeve?

The Lone Star Card sleeve is specially designed to hold and protect your Lone Star Card. It also has a pocket where you can save your last receipt



Your sleeve protects your card.

with your account balance(s). When you're not using your Lone Star Card, keep it in this sleeve. You can also protect your card by keeping it away from magnets or electronic equipment such as speakers, TVs, or microwaves — even when it's in the card sleeve. Never leave your card on a car dashboard or in direct sunlight. All of these things can damage your card.

What is a PIN?

Your PIN (personal identification number) is a special four-digit secret code that makes your Lone Star Card work. You may either choose your own PIN or be given a PIN shortly after you receive your Lone Star Card.



Your card won't work without your secret PIN.

To keep your benefits safe, never tell anyone your PIN — not even a store clerk!

Memorize your PIN. Don't write it on the card sleeve, don't keep it in your purse or wallet,

and don't let anyone see you enter it into the Lone Star machine.

How do I choose my own PIN?

First, think of four numbers and/or letters that you can easily remember but that no one else could easily guess. Then call the Help Desk at 1-800-777-7EBT (1-800-777-7328)* from a touch-tone phone. The AVR will answer and tell you what buttons to push on your telephone to choose your own PIN.

How do I start using my Lone Star Card and PIN?

When you receive your Lone Star Card, be sure to sign it on the back. If you receive your card in the mail, you must call the Help Desk at 1-800-777-7EBT (1-800-777-7328)* before you can use it. Once the Help Desk knows that the right person received the card, they'll register your card. You cannot use your card until it is registered. You may register your card and choose your PIN with one phone call to the Help Desk.

If you pick up your card at a HHSC office, you don't have to call the Help Desk to register it, because the office will know that you're the right cardholder. Either way you get your card, you have to wait until you have your PIN and until your benefits have been put into your account before your card will work.



When can I start using my Lone Star Card and PIN?

Once you have your PIN and your benefits are in your account, you can begin to enjoy a simple, safe, and smart way to get and use your benefits. The Benefit Issuance Schedule will tell you when your benefits will be available each month.

If you receive food stamp benefits, you can use your Lone Star Card at participating stores to buy food.

If you receive TANF, you can use your Lone Star Card to withdraw cash or make purchases at participating stores.



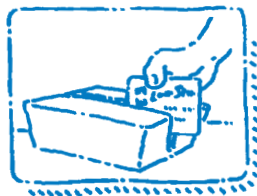
Look for stores that display Lone Star Card signs.

Then, go shopping! Remember — you can buy only food items with your food account.



Go shopping for food.

In some stores, the clerk might ask you to scan your own card. It's simple. Follow the directions on the Lone Star machine or ask the clerk for help.



Scan your Lone Star Card.

After your card is scanned, the clerk will ask you to enter your PIN. Sometimes you'll enter your PIN on the same machine the clerk used to scan your card; sometimes you'll do this on a separate machine called the keypad. The clerk will let you know where you need to enter your PIN.

If you have to enter your PIN on a keypad that can't be moved from the counter, cup one hand around the keypad to hide your PIN so other people can't see it.

How do I buy food with my Lone Star Card?

Ask the store where you usually shop if they accept the Lone Star Card, or go to stores that have the Lone Star Card signs.

When you go to the checkout lane, let the clerk know you want to use your Lone Star Card. The clerk will scan your Lone Star Card through a machine to approve your purchase. In some



Make sure no one sees your PIN as you enter it — not even the store clerk.

If the keypad can be moved, pick it up and hold it close to your body so that no one can see your number.

Type in your PIN and press the “ENTER” button. If you type in the wrong PIN, the machine will

not approve your transaction. If you enter the wrong PIN too many times on the same day, your account will be placed on hold. This means you won’t be able to use your benefits until you call the Help Desk at 1-800-777-7EBT (1-800-777-7328)*.

After you enter your PIN, the machine checks to see how much you have in your account. If you have enough benefits in your food account to pay for the purchase, the machine will approve it. If you don’t have enough in your account, the machine will not approve your purchase. Either way, the Lone Star machine prints a receipt for you. If you don’t have enough in your food account and you have a cash account, you can use your cash benefits or any other form of payment to pay for your food purchase.



If I have a cash account, how do I use my Lone Star Card to make a cash withdrawal?

If you want to make a cash withdrawal, ask the store clerk or store manager how much money you can get from your cash account at one time. Some stores allow you to get all of your cash benefits at one time, but other stores may limit the amount of cash you can withdraw.

Some stores may charge you a fee for getting your cash benefits; it all depends on the store where you choose to shop. During your interview, the advisor will give you a TANF Client Fee Notification Letter that gives more information about the fees that stores may charge.

To get cash from your cash account, follow the same process as when you buy food using your food account. Either you or the clerk will scan your card through the Lone Star machine and enter the amount you want to withdraw. Then type in your PIN and press the “ENTER” button.

If you have enough cash benefits in your cash account, the clerk will give you your money. However, just like with your food account, the Lone Star machine will not allow you to get more money than you have in your account.



What should I do if I think my account balance is wrong?

Always get your receipt from the store clerk

and keep it. If you think your balance is incorrect, call the Help Desk at 1-800-777-7EBT (1-800-777-7328)*.

If there is a system error, HHSC may adjust your account and send you a notice. HHSC may deduct the adjustment from your current and/or next month’s benefits.

Please contact the Help Desk at 1-800-777-7EBT (1-800-777-7328)* if you wish to dispute the correction to your account. If you disagree, you may request a fair hearing. If you appeal within 10 days from the date of the notice, you may have the amount of the adjustment returned to your account until the hearings officer makes a decision.



Why should I keep my receipt?

Be sure to get your paper receipt and your Lone Star Card from the clerk. Make sure

that the amount printed on the receipt matches the amount you spent. It's very important that you **keep your receipt** because it tells you how much you have left in your account(s). If you have a question about a purchase or balance, you'll need to show your receipt to the store manager.

There is no minimum amount you must spend when you use your benefits, and you can spend as much as you have in your account.

How can I find out my balance(s)?

The easiest and best way to keep track of your account balance(s) is by saving your last receipt. Fold it and keep it in the card sleeve pocket. If you have lost your last receipt, call the Help Desk to check your balance before you go to the store.

If I lose my card, can someone else get my benefits?

The Lone Star Card is safe because it needs a secret code (PIN) to make it work. Without the PIN, your card cannot be used, and your benefits are safe.



What happens if my card is lost or stolen or doesn't work?

Call the Lone Star Help Desk at 1-800-777-7EBT

(1-800-777-7328)* **immediately** to report the problem. Your card will be "frozen." This means that no one — **not even you** — can use your

card to get your food and cash benefits. If you need a replacement card, the Help Desk will mail you a new one that you'll receive within about a week.

What happens if I forget my PIN or someone else knows it?

If you need a new PIN because you forgot your old one or because someone else knows it, call the Help Desk at 1-800-777-7EBT (1-800-777-7328)* **immediately**. You can choose a new PIN through the AVR 24 hours a day, 7 days a week.



It is your responsibility to protect your card and your PIN.

Choosing your new PIN makes the old one no longer work. If you can't choose your own PIN through the AVR, you may ask the Help Desk to send you a new PIN packet that you'll receive in about a week.

If your benefits are stolen from your account before you call the Help Desk, you will lose those benefits. It is also your responsibility to know that it is illegal to misuse your card or benefits. You are the only person allowed to use your card and your PIN.

What happens if a store's Lone Star machine isn't working?

Even if a store's Lone Star machines aren't working, you can still use your card. The store clerk will call to see if you have enough benefits in your account. Instead of getting a receipt from the Lone Star machine, the clerk will fill out a paper voucher for you to sign. Make sure you get a copy of the voucher for your records.

What happens if I don't use all my benefits in one month?

You won't lose your benefits if you don't use them in one month; unused benefits stay in your account. The next time benefits are put into your account, they are added to whatever is still in there.

If you don't use your account to buy food or get cash for three months, HHSC puts your case on hold, and no more benefits are placed in your account. You will still be able to use the benefits already in there, but you will need to call your local HHSC office so that future benefits can be put into your account.

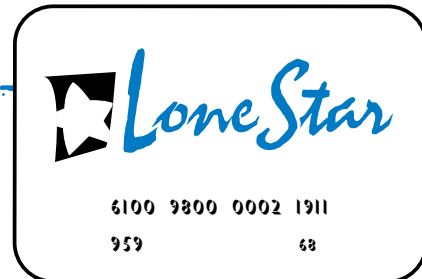
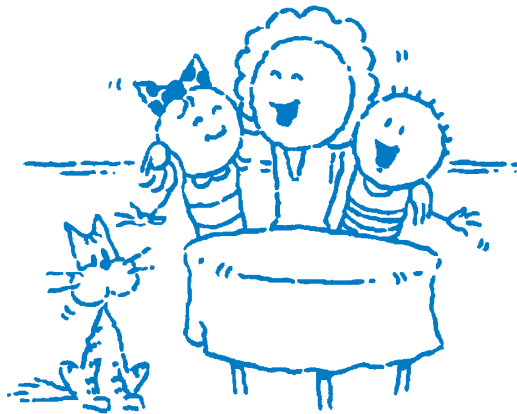
What do I do if I move or need to use my benefits outside of Texas?

Call your local HHSC office before you leave Texas. Take your Lone Star Card with you.

To use food stamp benefits, try the card at stores that accept food stamps in other states. If it does not work, call the Help Desk at 1-800-777-7EBT (1-800-777-7328).*

If you receive TANF and are leaving Texas, you may be able to use your card at stores that accept EBT in other states. To be safe, withdraw your money from your cash account before you leave. When using your card out of state, make sure to ask if the store charges a fee and the amount. If it does not work, contact your HHSC office.

If you have any questions about the information in this brochure, ask an advisor or other HHSC staff at a local office or call the Help Desk at 1-800-777-7EBT (1-800-777-7328)* Monday through Friday, 8 a.m. – 7 p.m. Central Daylight Time, except on holidays.



**Numbers for hearing impaired*

Help Desk — 1-877-765-3458 (TDD) • Relay Texas — 1-800-735-2989 (TTY)

*If you want to receive this brochure in Spanish, please contact your local HHSC office.
Si quiere este folleto en español, comuníquese con la oficina local del HHSC.*

This is an equal opportunity program. If you believe that you have been the victim of discrimination in your efforts to receive food stamp benefits because of your race, color, national origin, age, sex, disability, religious beliefs, or political beliefs, write immediately to the Administrator, Food and Nutrition Service, 3101 Park Center Drive, Alexandria, VA 22302.



Texas Health and Human Services Commission

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