



## The Benny™ Card

### The Who, What, Where, When, How and Why?

## Who?

### **Who can use the debit card?**

Two VISA debit cards are issued for each employee, in the employee's name. In order to use a card, a spouse or eligible dependent need only sign the back of a card. If you need additional cards, you can order them from Benefit Extras' flex department by calling 866.435.6858 or emailing your request to [flex@benefitextras.com](mailto:flex@benefitextras.com). There is a fee of \$10 for two additional cards, which will be deducted directly from your account.

### **Whose expenses are eligible?**

Generally your spouse and any tax dependents expenses qualify. Also, due to changes enacted by Health Care Reform, expenses for any of your dependents through age 26 are eligible under the FSA type accounts.

If your employer is also providing an HRA account, you should verify that this plan is available on the card and familiarize yourself with the expenses that are eligible under this type of account.

### **Who should I contact if I have questions about the debit card?**

If you have any questions regarding the debit card or your account(s), you can call Benefit Extras' flex department at 952.435.6858 or toll free at 866.435.6858. You can also email your inquiries to [flex@benefitextras.com](mailto:flex@benefitextras.com).

# What?

## **What is the Benny™ Card?**

The Benny™ Card is a health debit card that has been pre-loaded with the annual election amount of your health care spending account. The card can be used at the point of sale for many providers and retailers to pay for your products or services. The payment is made directly from your account to the provider or retailer, so there is no need to file claims for reimbursement of the expense.

## **What should I do if my card is lost or stolen?**

If your card is lost or stolen, you should notify Benefit Extras' flex department as soon as possible so that the card can be deactivated. New cards can be issued for a fee of \$10 for two additional cards, which will be deducted directly from your account.

You should also review your account to make sure there are no fraudulent charges on your account. You can view your account by logging in at [www.benefitextras.com](http://www.benefitextras.com) or at [www.mybenny.com](http://www.mybenny.com).

## **What should I do if fraudulent charges have been made on my card?**

If you think that there may be activity on your account that is fraudulent, you should complete an Activity Dispute Form. You can obtain this form by logging into your account at [www.mybenny.com](http://www.mybenny.com) or by requesting it from Benefit Extras' flex department at 866.435.6858.

## **What do I do if I receive a bill for a prior plan year expense?**

If your employer's plan year has ended before you receive an invoice from your provider, you should not use the debit card to pay for the expense. You should not use the card for a previous year expense during the run out period (the additional time allowed by the plan to submit previously incurred expenses).

If your plan includes the grace period (check your Highlight sheet) you may still use the card for the prior year expenses.

Expenses received after the end of the plan year should be submitted as a manual claim up until the claims submission deadline.

**What if my spouse or dependent has different insurance?**

The card can still be used if your spouse or a dependent has insurance other than your employer's insurance. Always make sure that the insurance has processed the claim through the plan first so that any plan discounts and plan payments are applied prior to your payment.

**What should I do if the store or provider doesn't accept VISA?**

In the event that your provider or the retailer does not accept VISA cards, you will need to arrange for a different payment method and submit the expense as a manual claim to Benefit Extras.

**What should I do if I accidentally charge an ineligible or prior year expense on the card?**

If a transaction of this type is charged to the card, please contact Benefit Extras' flex department at 952.435.6858 or toll free at 866.435.6858.

**What should I do if the expense is greater than my remaining account balance?**

If the provider or retailer runs a transaction in which the amount is greater than your remaining balance, they will receive a decline message that states "Insufficient Funds." You can avoid this by knowing your available balance and requesting that a split tendered transaction be run. The provider or retailer can send through a transaction up to the amount you have on the card and you can pay the remaining amount due by another method.

**What happens if I do not submit substantiation when it is requested?**

If substantiation is not submitted after the second request, per the IRS guidelines, the debit card transaction is considered an improper payment from the account. The debit card must be suspended from further use until the substantiation has been received (indicating the expense is an eligible one) or the amount of the expense has been reimbursed back to your account (which then can be used for future eligible expenses. After the matter has been cleared up, the debit card use is reinstated.

# Where?

## **Where can the card be used?**

The Benny™ card can be used at most medical, dental and vision providers that accept VISA cards. This includes office visits, hospitals, clinics and many other providers.

The card may also be used on billing statements received from providers of the same types of service. Simply fill in the credit card area on the bill as you normally would, providing your debit card number.

Certain retail stores may also be able to accept your card if they have installed IIAS (Inventory Information Approval System). IIAS systems have the ability to separate eligible from ineligible expenses at the point of sale. (This also auto-substantiates these expenses so you do not need to provide additional documentation after the purchase.) You can locate a list of IIAS vendors via a link at [www.benefitextras.com](http://www.benefitextras.com) or when logged in to your account at [www.mybenny.com](http://www.mybenny.com).

Pharmacies may be IIAS vendors or 90% Rule vendors. As IIAS vendors, they auto-substantiate as explained above. If they are registered under the 90% Rule, because the separation of eligible from ineligible expenses does not occur, you can generally expect to receive a request for additional documentation to substantiate the purchase. A list of 90% vendors can be found at [www.benefitextras.com](http://www.benefitextras.com) or when logged in to your account at [www.mybenny.com](http://www.mybenny.com).

## **Where can I get information on my account and usage of the card?**

You can view your account balance by logging in to your account at [www.benefitextras.com](http://www.benefitextras.com). Additional detail is given for your debit card transactions if you log in to your account at [www.mybenny.com](http://www.mybenny.com).

## **When?**

### **When will I know if I need to submit additional documentation?**

A retail or provider transaction generally is confirmed on your account within 24-48 business hours. After that occurs, if the transaction requires additional documentation, a notification will be sent to you.

### **When should I pay the bill if I have insurance?**

If there is insurance involved in the purchase or claim, make sure that the insurance has processed the claim or transaction prior to the time you make your payment. This will ensure that any insurance discount and payment have been made so you are only paying your portion of the expense.

### **When does the debit card expire?**

As with any debit card, there is an expiration date listed on the card. Do not discard the card at the end of the plan year as future plan year elections can be loaded onto your existing card.

## **How?**

### **How will I know if I need to submit additional documentation?**

If additional documentation is required to substantiate your transaction to satisfy IRS regulations, you will receive a written request. The request will outline the date of the transaction (not necessarily the date of service), the name of the provider and the amount of the transaction. A second notice will be sent if no response is received from the first one.

### **How can I find out if I have sufficient funds to cover the expense?**

You can view your account information, including balance by visiting [www.benefitextras.com](http://www.benefitextras.com) or [www.mybenny.com](http://www.mybenny.com). Account information is also available by calling Benefit Extras' flex department at

952.435.6858 (toll free at 866.435.6858) or emailing [flex@benefitextras.com](mailto:flex@benefitextras.com).

**How long should I keep my supporting documents?**

The pre-tax accounts are tied into your taxes because they are tax favored vehicles from which you can pay or be reimbursed eligible expenses if they meet IRS and employer guidelines. Because of this, you should keep all of your supporting documents with your tax information in the event they are requested for substantiation or needed by the IRS during an audit.

**How has the federal Health Care reform affected the use of debit cards?**

Beginning January 15, 2011 over-the-counter drugs and medications (except insulin) will require a doctor's written prescription in order to qualify as an eligible expense for reimbursement from the tax favored accounts. These items will have to be paid for out of pocket at the point of sale and reimbursement will need to be requested via manual claims. Over-the-counter supplies, such as band aids, and saline solution can still be purchased with the debit card.

**How many debit cards will I receive?**

You will be sent two debit cards with your initial mailing. If you require additional cards you can order them by contacting Benefit Extras' flex department by calling 952.435.6858 (toll free at 866.435.6858) or emailing [flex@benefitextras.com](mailto:flex@benefitextras.com). There is a fee of \$10 for additional cards or replacement cards if your card is lost or stolen. All cards are issued in the employee's name. If a spouse or dependent would like to use one of the cards, they can simply sign their name on the back of the card they will be using.

**How do I activate my cards?**

Both of your cards will be activated when you call the number listed on the sticker that is attached to the front of the card. The number to call to activate your cards is 866.898.9795.

# Why?

## **Why do I still have to submit documentation?**

IRS regulations have always required that expenses paid out of the pre-tax accounts be substantiated to verify that they are eligible. This regulation has not changed with the addition of debit card technology. Benefit Extras utilizes every method of auto-substantiation allowed by the IRS as each group set up allows, however there are certain expenses that are difficult to auto-substantiate given the technology available. Depending upon where and how an employee uses the card, the number of requests for additional documentation will vary, but be assured, Benefit Extras is utilizing every method possible to reduce the number of requests you receive.

## **Why has use of my card been suspended?**

Card suspension is required by IRS guidelines whenever an improper payment has been made from the account. An improper payment is one in which 1.) an ineligible expense has been paid out of the account or 2.) substantiation has not been submitted when requested.

Card suspension can be corrected by either submitting the necessary documentation showing the expense is an eligible one or by reimbursing the amount of the improper expense back to your account. The repayment can then be used to pay for future eligible expenses.

## **Why has my transaction declined?**

Transactions at the point of sale can decline for several reasons as with any electronic payment method. A few common reasons for declines are:

*Insufficient Funds:* It is especially important that you know your exact balance as you approach the time when you are using the last of your funds. If the provider or retailer attempts to run a transaction for an amount over your available funds, they will receive an “Insufficient Funds” decline. They may run an amount up to your remaining balance on the card and use an alternate method of payment for any unpaid amount to resolve this situation.

*Invalid CVV or CVV2:* The 3 digit number on the back of your card is there to provide an additional level of fraud protection to your account. If the number is not entered correctly, the transaction will decline. Re-entry of the number should correct the situation.

*The Account Is Not Active:* If you have failed to activate the card prior to attempting to use it, this is the message the merchant will receive. You can call 866.898.9795 to activate your card. It is also used if the card has been suspended or the account terminated. If you have received this decline and are not sure why, please contact the flex department at 952.435.6858 (toll free: 866.435.6858) or email [flex@benefitextras.com](mailto:flex@benefitextras.com).

*Merchant Not In Network:* If the merchant trying to run the transaction is not a valid merchant to accept a health debit card, they will receive this type of decline. Retailer lists for IAS merchants or pharmacies or 90% pharmacies can be found at [www.benefitextras.com](http://www.benefitextras.com) if you need assistance locating a participating retailer. This is not a decline you should expect at a health care provider type of business (ex. doctor's office, hospital, urgent care, etc.)

*Could Not Match the Expiration Date:* If the merchant or provider enters an incorrect expiration date when processing the transaction, they will receive this decline. Re-entry of the correct information should resolve the situation.

*System Malfunction or Transaction Timed Out:* If there is a delayed electronic transmission or loss of connectivity within the debit card/merchant/Visa system during the transaction, this decline could generate. The merchant or provider may try to run the transaction again to correct the situation.