

Using Your Benny Prepaid Visa Card makes FSA's and HRA's Fast, Easy, Automatic!

Before using the card

- Know what accounts you have.
- Know which accounts you can use with the Card.
- Know which supermarkets and discount stores are participating so you know where you can use the Card.

STEP 1: Activate and sign your card(s)

- To activate your Card, call 1-866-898-9795 and follow the instructions.
- Your member ID is usually your Social Security Number or Health Plan Member ID number.
- Sign the back of your Card and have the other eligible user sign the other Card.
- Your full-year FSA health care amount is available upon activation.
- Your dependent care funds are available **only after Flex Corp has received and posted the funds from the employer.**
- If you have an HRA, check with your Plan Administrator on when your funds are available
- Wait one (1) business day after activation to fill a prescription that you'll purchase with your Card.

STEP 2: Use your Card for current plan year qualified expenses only, for you and your dependents.

Important Note: Your Card should work at any medical facility which accepts Visa payments, such as pharmacies, doctor's offices, vision care offices, and dental care offices. Starting January 1, 2008, new IRS rules also allow you to use your Card at some non-medical facilities such as discount stores, department stores and supermarkets that CAN identify qualified items at checkout. When you use your Card at one of the participating non-medical facilities, you will NOT have to supply a receipt to verify a purchase! If a facility is not participating, your Card may decline due to IRS regulations. Visit the web site on the back of your Card, or consult your Plan Administrator for information on participating stores.

Another Important Note: Effective January 1, 2009, your pharmacy must have implemented a process which identifies items purchased at checkout, and able to distinguish eligible items such as prescription drugs, cold medications, and aspirin from non-eligible items such as toothpaste, toys and food items. If your pharmacy has not implemented the process, then your Card may decline. You should check with your pharmacy to determine if they have implemented the IIAS process. The good news is that if your pharmacy has implemented the IIAS process, there is no need to file subsequent documentation with Flex Corp.

Swipe your Card at pharmacies and other providers for:

- Dental expenses
- Dependent care expenses
- Over-the-counter (OTC) items (if covered by your plan) at pharmacies and participating discount stores, department stores and supermarkets.
- Health plan co-payments
- Vision services and eyeglasses
- The amount you owe for prescriptions covered by your health plan. *Remember to pick up your prescription within 30 days of fill date.*

Enter your Card number on the statement or online for:

- Medical statements with a "Patient Balance Due" (e.g. Health plan deductibles and coinsurance). Be certain that all amounts in "Patient Balance Due" were incurred in the current plan year. Otherwise, you will owe money back to the plan.
- Mail service and online pharmacies.

STEP3: Save all your itemized receipts!

- You may be contacted by your Plan Administrator to submit certain receipts to verify expenses to comply with IRS guidelines.
- If you're asked to provide a receipt, it must include: merchant or provider name, service received or item purchased, date of service, and amount of the expense. Cancelled checks, handwritten receipts, your Card transaction receipts or previous balance receipts cannot be used to verify an expense.

STEP 4: Check your balances often.

- Check your balance via the web site or phone number on the back of your Card.
- Make sure you have sufficient funds in your account to cover your expenses.
- If the expense is more than your FSA, Dependent Care or HRA balance, you may be able to use Benny for the exact amount left in your account, and use another form of payment for the difference. However, this is not yet an automated process at the point of sale. Check with the merchant.

