

Congratulations on choosing the convenience of

Benny™

Your Card for Better Benefits



to access your Flexible Spending Account (FSA).

It's the easy way to pay for qualified health care expenses without having to pay cash up-front.



Your Card does not have a PIN. Select **"Credit"** when asked, "Credit or Debit?" and sign for your purchase.

Questions? Check your balance? Need additional Cards?
Contact your Plan Administrator at the phone number or web site listed on the back of the Card.

Using Your Benny™ Prepaid MasterCard® makes FSAs Fast, Easy, Automatic!

Before Using Your Card:

- Know what accounts you have.
- Know which accounts you can use with the Card.

STEP 1: Activate and sign your Card(s).

- To activate your Card, follow the instructions on the Card sticker.
- For activating, 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.
- Once activated, you will have full access to your FSA health care amount on your plan effective date.
- Don't throw your Cards out at the end of the plan year as they will be reloaded with the new plan year election.



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

For prescriptions and eligible over-the-counter (OTC) expenses:

- Visit the web site on the back of your Card or consult your Plan Administrator for the merchant list of pharmacies, discount stores, department stores and supermarkets where you can use your Card. If a store is not on the merchant list, your Card may decline due to IRS regulations.
- Swipe your Card for the amount you owe for prescriptions and **eligible** over-the-counter (OTC) items covered by your health plan.
- Enter your Card number on mail order prescription invoices and online pharmacy statements.

For medical, dental and vision expenses:

- Swipe your Card for health plan copayments, dental expenses, vision services and eyeglasses and co-insurance.
- Enter your Card number on "Amount Due" medical and dental statements.

STEP 3: Save all itemized receipts.

- You may be contacted by your Plan Administrator to submit receipts to verify expenses comply with IRS rules.

STEP 4: Check your account 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.

