

Benny Card FAQs

Your Employer has chosen to offer an electronic payment card program (debit card, credit card, or similar method) to pay expenses from the Health FSA. Some expenses may be validated at the time the expense is incurred (like co-pays for medical care). For other expenses, the card payment is only conditional and you will still have to submit supporting documents. In addition, expenses incurred during a grace period may need to be submitted manually in order to be reimbursed from unused amounts in your Health FSA Account from the preceding Plan Year if the card is unavailable for such reimbursement. You will receive more information from the Employer about what you must do to obtain reimbursement if such a system is implemented.

The following information explains your Benny Prepaid Benefits Card:

What is the Benny Prepaid Benefits Card?

The Benny Prepaid Benefits Card is a special-purpose MasterCard® that gives you an easy, automatic way to pay for eligible health care expenses. The BennyCard lets you electronically access the pre-tax amounts set aside in your respective employee Flexible Spending Accounts (FSAs).

How does the BennyCard work?

It works like a MasterCard®, with the value of your account(s) contribution stored on it. When you have eligible expenses at a business that accepts MasterCard debit cards, you simply use your BennyCard. The amount of the eligible purchases will be deducted - automatically - from your account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

Is the BennyCard just like other MasterCard®s?

No. The BennyCard is a special-purpose MasterCard® that can be used only for eligible health care expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

How many BennyCards will I receive?

You will receive two BennyCards. If you would like additional BennyCards for other family members, you should contact TPSC. There is a \$10.00 charge for additional cards ordered.

Will I receive a new BennyCard each year?

No, you will not receive a new BennyCard each year. If you will again have a benefit associated with the BennyCard for the following plan year - and you used the BennyCard in the current benefit year - you will simply keep using the same BennyCard the following year. The BennyCard will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account(s) you have.

What if my BennyCard is lost or stolen?

You should call TPSC to report a BennyCard lost or stolen as soon as you realize it is missing, so TPSC can turn off your current BennyCard and issue replacement cards. There is a \$10.00 fee for replacement BennyCards.

How do I activate the Benny Card?

You should call the toll-free number on the activation sticker on the front of the BennyCard or visit the web site on the back of the BennyCard. You can use both BennyCards once the first BennyCard is activated - you do not need to activate both. You should wait one business day after activation to use your BennyCards. Each user should sign the BennyCard with his or her own name. Both cards are issued in the employee's name and this cannot be changed.

If asked, should I select "Debit" or "Credit"?

The BennyCard is actually a prepaid card. But, since there is no "prepaid" selection available, you should select "Credit." You do not need a PIN and cannot get cash with your BennyCard.

Where can I use the BennyCard?

IRS regulations allow you to use your BennyCard in participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA/HRA-eligible items at checkout and accept MasterCard® prepaid cards. Eligible expenses are deducted from your account balance at the point of sale. Transactions are fully substantiated, and in most cases, no paper follow-up is needed. You can find out which merchants are participating by visiting the web site on the back of the BennyCard or consulting TPSC. Some plan designs may also allow you to use your BennyCard in pharmacies that have certified that 90% of the merchandise they sell is FSA/HRA-eligible. However, since these pharmacies cannot identify the eligible items at the point of sale, another form of auto substantiation or paper follow-up will be required. You may also use your BennyCard to pay a hospital, doctor, dentist, or vision provider that accepts MasterCard®.

Are there places the Benny Card is not accepted?

Yes. The Card will not be accepted at locations such as hardware stores, restaurants, bookstores, gas stations and home improvement stores. *Cards will not be accepted at pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that cannot identify FSA/HRA-eligible items at checkout.* The BennyCard transaction may be declined. You can find out which merchants are participating by visiting the web site on the back of the BennyCard or consulting TPSC.

How does the Benny Card work in participating pharmacies, discount stores, department stores, and supermarkets?

- Bring prescriptions, vision products, eligible OTCs and other purchases to the register at checkout to let the clerk ring them up.
- Present your BennyCard and swipe it for payment.
- If your BennyCard swipe transaction is approved (e.g., there are sufficient funds in your account and at least some of the products are FSA/HRA-eligible), the amount of the FSA/HRA-eligible purchases is deducted from your account balance and no receipt follow up is required. The clerk will then ask for another form of payment for the non-FSA/HRA-eligible items.
- If your BennyCard swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
- The receipt will identify the FSA/HRA-eligible items and may also show a subtotal of the FSA/HRA-eligible purchases.
- In most cases, you will not receive requests for receipts for FSA/HRA-eligible purchases made in participating pharmacies, discount stores, department stores, or supermarkets.

Why do I need to save all of my itemized receipts?

You and your other eligible users should always save itemized receipts for FSA purchases made with the BennyCard. You may be asked to submit receipts to verify that your expenses comply with IRS guidelines. Each receipt must show: the merchant or provider name, the service received or the item purchased the date and the amount of the purchase. The IRS requires that every card transaction must be substantiated. This can occur through automated processing as outlined by the IRS (e.g. co-pay matching, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted in order to validate expense eligibility.

How long do I need to save itemized receipts?

You should save itemized receipts for FSA and HRA until the end of the benefit year and/or grace period (if applicable).

What if I lose my receipts or accidentally swipe the BennyCard for something that's not eligible?

Usually the service provider can recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, you can send a check or money order to the TPSC for the amount so it can be credited back to your FSA Account.

May I use my BennyCard for prescriptions ordered prior to activating my BennyCard?

No. Your BennyCard must be activated prior to the order and/or purchase date of prescriptions. In some cases you need to wait 1 business day after activating your BennyCard to purchase prescriptions at your pharmacy. For example, if your BennyCard is activated on Tuesday, a prescription can be ordered and picked up on Wednesday.

May I use my BennyCard if I receive a statement with a Patient Due Balance for a medical service?

Yes. As long as you have money in your account for the balance due, *the services were incurred during the current plan year*, and the provider accepts MasterCard® debit cards, you can simply write the BennyCard number on your statement and send it back to the provider.

Sometimes you may be asked for the CVV when paying the balance due or when placing an order by phone or online. What is this and where is it found?

CVV stands for "Card Verification Value." It is a 3-digit number that can be found on the back of the card to the right of the signature panel.

How do I know how much is in my account?

You can visit your personal Account Summary page at www.MyBenny.com or the TPSC benefits web site and view your account activity and current balance. Or, you can call TPSC or the phone number on the back of the BennyCard to obtain your current balance. You should always know your account balance before making a purchase with the BennyCard.

What if I have an expense that is more than the amount left in my account?

By checking your account balance often - either online or by calling the phone number shown on the back of the BennyCard - you will have a good idea of how much is available. When incurring an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register. (Check with the merchant.) For example, you may tell the clerk to use the BennyCard for the exact amount left in your account, and then pay the remaining balance separately. Alternatively, you may pay by another means and submit the eligible transaction manually via a claim form with the appropriate documentation to their TPSC.

What are some reasons that the BennyCard might not work at point of sale?

The most common reasons why a BennyCard may be declined at the point of sale are:

- The Card has not been activated.
- The Card has been used before the 24-hour period after activation is over.
- You have insufficient funds in your account to cover the expense.
- Non-eligible expenses have been included at the point-of-sale. (Retry the transaction with the eligible expense only.)
- The merchant is encountering problems (e.g. coding or swipe box issues).
- The pharmacy, discount store, department store, or supermarket cannot identify FSA/HRA-eligible items at checkout according to IRS rules.

Am I responsible for charges on lost or stolen BennyCards?

If TPSC and the issuing bank are notified within 2 business days, you will not be responsible for any charges. If the notification is after 2 days, you may be responsible for the first \$50 or more. Replacement Cards may be purchased for \$10.00.

Whom do I call if I have questions about the BennyCard?

Call the phone number shown on the back of the BennyCard.

Can I use my BennyCard to access last year's money left in my account this year?

The IRS allows for a grace period in the current year to use up funds carried over from the prior year. Check with TPSC to find out how the grace period is handled for your specific program.

How will I know to submit receipts to verify a charge?

You will receive a letter or notification from TPSC if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

What if I fail to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with your BennyCard, then the BennyCard may be suspended until receipts are received. You may be required to repay the amount charged. TPSC will advise you that your BennyCard has been suspended if a receipt is not received. Submitting a receipt or repaying the amount in question will allow your BennyCard to become active again.