

## The Benny Prepaid Benefits Card

Having a Health Care Flexible Spending Account (FSA) is a good idea. The Benny Prepaid Benefits Card makes it fast and convenient to access the money you've set aside in your FSA.

Benny contains the value of your annual health care FSA election amount. You can use the Benny to pay for qualified medical expenses not covered by your health and/or dental insurance. (For now, the Benny card only works with Health FSA's and not for Dependent Care.)

Benny automatically deducts the amount of your eligible expenses from your FSA account. Just swipe and go. It's that easy. If you have a hospital bill, or a bill for eye glasses, or an orthodontics payment to make each month, do you actually have to swipe your card at the provider's office? The answer is no. Your Benny card is a pre-loaded MasterCard credit card, so that the 16-digit card number can be given to your provider, and let them submit the amount to the Benny card for payment.

You will no longer need to "pay twice" – first from your paycheck into your FSA, and then again at the time of purchase, waiting to be reimbursed from P.R.I.M.E. You'll have no claim forms to complete, and you won't have to wait to get a check in the mail. You can check balances or account details any time – online or with a quick phone call, via the Benny website at [www.mybenny.com](http://www.mybenny.com).

IRS rules for participating pharmacies, department stores, and supermarkets mean even fewer receipt requests. Simply present your Benny card at participating locations wherever MasterCard credit cards are accepted, and the amount will be automatically deducted from your account.

Use your Benny card for eligible expenses such as:

- Covered prescription drug expenses
- Orthodontics
- Non-insured dentist fees
- Health plan deductibles and coinsurance
- Doctor and Emergency Room co-payments
- LASIK surgery and eyeglasses
- Mail-order prescription drug deductibles

You will be able to pay for most medical services at the time you incur your service, or purchase an eligible expense item. However, to satisfy the IRS requirement that every expense be adjudicated, there will be a difference between swiping your Benny card and having the transaction automatically adjudicated (pharmacies, Wal-Mart, HyVee, Target, Walgreens, etc) and being able to pay for a doctor's visit, for example, where P.R.I.M.E. will still ask you to verify your expense.

In order to have your Benny card, you must have a medical FSA account. Complete P.R.I.M.E.'s election form and return it today.

**CAUTION:** If you or any member of your family are covered by a high-deductible H.S.A. health plan and their H.S.A. account is being funded, the medical flexible spending accounts must be limited to include only expenses for dental and vision care.