



Use Your Benny™ Prepaid MasterCard® Card to

# Reduce Paper, Save Time!

*Shop for prescriptions, vision products and certain over-the-counter (OTC) items with virtually no need to submit receipts.*

Did you know that IRS rules allow you to use your Benny™ Prepaid Benefits Card at participating pharmacies, discount stores and supermarkets that can identify FSA-eligible items at checkout? You can purchase FSA-eligible items with your Benny™ Prepaid Benefits Card and use a different form of payment for non-eligible items. In most cases, **NO receipts** are needed to verify the eligibility of FSA-eligible purchases at participating stores!



**Note:** Purchases of over-the-counter (OTC) products that are considered to be “drugs and medicines” may not be made on or after January 1, 2011, with your Benny™ Prepaid Benefits Card. You must pay for these items using another form of payment at the point-of-service, and you must submit a manual claim with appropriate substantiation to receive reimbursement.

## Easy Does It!

Use your Benny™ Prepaid Benefits Card to purchase FSA-eligible items (other than OTC medicines and drugs). Here are just a few of the eligible items:

- Prescriptions
- Eyeglasses
- Contact lenses and solutions
- Diabetes test strips
- Diabetic socks
- Blood pressure monitors
- Crutches
- Artificial limbs
- Hearing aids

You can also use your card to pay co-pays and deductibles.

## Here's How it Works at Participating Stores

- 1.** Bring your prescriptions, vision products, OTC items and other purchases to the register for the clerk to ring up.
- 2.** Present your Benny™ Prepaid Benefits Card and swipe it for payment.
- 3.** If the card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the purchases are FSA-eligible), the amount of the FSA-eligible purchases (other than OTC drugs and medicines) is deducted from your account balance. In most cases, no receipt follow-up is required. The clerk will then ask for another form of payment for the non-FSA-eligible items and OTC drugs and medicines.
- 4.** If the card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
- 5.** The receipt will identify the FSA-eligible items purchased with your Benny™ Prepaid Benefits Card and may also show a subtotal of those purchases.

## Important Note

You **cannot** use your Benny™ Prepaid Benefits Card at discount stores, pharmacies and supermarkets that cannot identify FSA-eligible items at checkout. You also cannot use your Benny™ Prepaid Benefits Card to purchase OTC drugs and medicines on or after January 1, 2011. You can continue to use your card to pay health care providers, such as hospitals, doctors, dentists, etc.

To find out which pharmacies, discount stores and supermarkets are participating, please visit [www.avantserve.com](http://www.avantserve.com) for a list of participating providers.