

HEALTH CARE SPENDING ACCOUNT



The Easy Way to Save!

*It's simple . . . no forms . . . no checks . . . no cash . . . no hassle.
Using the Benny™ Prepaid MasterCard® Card is the quick and convenient way
to save money by paying for qualified health care expenses with pre-tax dollars.*

Getting Started

You've already taken the first step toward savings by enrolling in the Health Care Spending Account benefit offered by your employer, which allows you to pay for eligible health care expenses with **pre-tax dollars**. You'll soon receive two copies of your personalized Benny™ Prepaid Benefits Card (along with activation instructions). Once you **activate** your Benny™ Prepaid Benefits Card, a balance will be put on the card equal to your current Health Care Spending Account balance.

How It Works

When you incur an eligible health care expense at a health-related business that accepts MasterCard (e.g. a pharmacy or doctor's office), you simply use your Benny™ Prepaid Benefits Card to pay just as you would a credit card*. The amount of your purchase will be **automatically** deducted from your Health Care Spending Account, eliminating the need to pay for the expense out-of-pocket at the time of purchase.

*** Important note:** The Benny™ Prepaid Benefits Card cannot be used at non-health-related MasterCard locations such as restaurants, gas stations and bookstores. Also, purchases of over-the-counter (OTC) products that are considered to be "drugs and medicines" may not be made with your Benny™ Prepaid Benefits Card on or after January 1, 2011. 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.

Important:

1. Use the card only to purchase items that are **QUALIFYING** expenses (other than OTC drugs and medicines). Examples of qualifying expenses are co-pays at pharmacies, doctors' offices and dentists' offices, prescription drugs, eyeglasses, contact lenses and lab tests.
2. Save your itemized receipts whenever you use your card because you may receive a request to verify the eligibility of the expense and to comply with IRS rules. If you do not respond to a request for substantiation or if the substantiation that you provide is insufficient or for a non-qualifying expense, you will have to reimburse your account. If you fail to do so, you could jeopardize the tax-exempt status of your account and lose access to your card. Using the Benny™ Prepaid Benefits Card does not eliminate the need to substantiate claims.
3. Hold on to your cards even after your balance goes down to \$0 or if you decide not to participate during a particular year. If you do decide to participate in the program, your Benny™ Prepaid Benefits Card will automatically be loaded with your new annual election amount at the beginning of each plan year. There is a fee to replace your card if you throw it away.

Benny™ Benefits

- **Wallet Friendly** - You don't have to use cash at the time of a purchase.
- **Fast** - Simply swipe your card and sign the receipt. That's all it takes . . . you don't even need a PIN number.
- **Convenient** - You don't have to complete a claim form to be reimbursed, and you only need to provide substantiation for claims when requested to do so.
- **Automatic** - You don't have to pay for an expense out of your pocket and then wait for reimbursement. The funds are immediately transferred from your Health Care Spending Account for payment at the time you incur the expense.
- **Simple to Track** - You can access your balance 24-hours-a-day, seven-days-a-week at www.avantserve.com.

Questions? Visit www.avantserve.com or call Benefit Concepts at the number listed on the back of your Benny™ Prepaid Benefits Cards.

It's as easy as 1-2-3 . . .

Sign up for your company's
Health Care Spending
Account benefit

Receive your Benny™ Prepaid
Benefits Cards and activate them
at www.avantserve.com

Use your Benny™ Prepaid Benefits Cards to
pay for eligible health care expenses (other than
OTC drugs and medicines) with pre-tax dollars!

SWIPE AND SAVE

Your Benny™ Prepaid Benefits Card helps you save money—and time—by making it easy for you to use your Health Care Spending Account to pay for qualified health care expenses with **pre-tax dollars**. Here are **just a few** of the many eligible expenses:

- Covered prescription copays
- Doctor and emergency room copays
- Uncovered fees from dentists or other providers
- Health plan deductibles
- Coinsurance
- Eyeglasses
- Orthodontics
- Lasik surgery



There are **many more** eligible expenses. Please **review your plan documents** to be sure you are taking full advantage of your Health Care Spending Account.