

HEALTH CARE SPENDING ACCOUNT

Benny™ Prepaid MasterCard® Card Questions and Answers

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. Please review the Q & A below to learn more about this convenient card and how it can help you take full advantage of your Health Care Spending Account.

General Questions

What is the Benny™ Prepaid Benefits Card?

The Benny™ Prepaid Benefits Card is a MasterCard that provides you with a convenient, automatic way to pay for qualified health care expenses with **pre-tax dollars** by allowing you to electronically access the balance in your Health Care Spending Account.

How many cards will I receive?

You'll receive two Benny™ Prepaid Benefits Cards.

Is this just like other MasterCard Cards?

The Benny™ Prepaid Benefits Card is a special MasterCard Card, but only for qualified health care expenses. There are no monthly bills and no finance charges.

Note: 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.

What if I lose my card or need another one?

You can request a replacement card by contacting Benefit Concepts at the number on the back of your card. A replacement card is \$10, which may be deducted directly from your account.

Do I need a new card each year?

As long as the Health Care Spending Account remains part of your benefit plan and you elect to participate each year, your Benny™ Prepaid Benefits Card will be loaded with your new annual election amount at the start of each plan year. Even if you decide not to participate during a particular year, do not throw your card away. There is a fee to replace the card.

How does the Benny™ Prepaid Benefits Card work?

Once you activate your Benny™ Prepaid Benefits Card (see *Activating Your Card*, next column), a balance will be stored on the card equal to the amount you decided to contribute to your Health Care Spending Account during the year. When you incur an eligible expense (other than an OTC drug or medicine) at a business that accepts MasterCard, simply use your Benny™ Prepaid Benefits Card just as you would a credit card. The amount of your qualified purchases will be deducted—automatically—from your Health Care Spending Account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

How does the Benny™ Prepaid Benefits Card change how I am reimbursed for expenses?

Before the Benny™ Prepaid Benefits Card, you were required to pay for your eligible expenses at the time of purchase, submit claim forms along with all receipts, and then wait for the reimbursement to be processed. A check was issued and mailed to you, and then you cashed the check.

With the Benny™ Prepaid Benefits Card, you simply swipe the card and the funds are automatically deducted from your Health Care Spending Account for payment. The Benny™ Prepaid Benefits Card eliminates most out-of-pocket cash outlays, submission of a claim form and the need to wait for reimbursement checks.

Note: Your Benny™ Prepaid Benefits Card may not be used to purchase OTC drugs and medicines on or after January 1, 2011.

Do I have to keep my receipts?

Yes! The Benny™ Prepaid Benefits Card is simply a means of accessing your Health Care Spending Account. All receipts must be kept in case additional verification is requested to protect your account's tax-exempt status and to comply with IRS rules.

Activating Your Card

How do I activate the Benny™ Prepaid Benefits Card?

- Go to www.avantserve.com, log in using your Participant ID and password, click on "Click Here to activate your card" and follow the instructions, **or**
- Call the toll-free number **1-866-898-9795**.

You can use both cards once the first card is activated—you do not need to activate both cards. The cards can be used after the second business day following the activation process.

What dollar amount is on my Benny™ Prepaid Benefits Card when I activate it?

The dollar value on your card will be the amount you elected to contribute to your Health Care Spending Account during your annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as you use your card or submit manual claims.

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Benny™ Prepaid MasterCard Card Q&A continued

Using The Card

Where can I use my Benny™ Prepaid Benefits Card?

You can use your Benny™ Prepaid Benefits Card to pay for qualified health care expenses at health-related businesses that accept MasterCard (e.g., a physician's office, dentist's office, orthodontist's office, optician's office, hospital, pharmacy, medical laboratory, medical equipment supply store).

Are there places the Benny™ Prepaid Benefits Card won't be accepted?

Yes. Examples include department stores, hardware stores, gas stations, restaurants, bookstores and home improvement stores.

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

The Benny™ Prepaid Benefits Card is actually a stored-value card. But, since there is no "stored value" selection available, you'll select Credit. You do not need a PIN# and you cannot get cash with the Benny™ Prepaid Benefits Card. You'll need to sign the receipt. Be sure to save your itemized receipt copy!

Can I use my Benny™ Prepaid Benefits Card for prescriptions ordered prior to activating my card?

Sorry, but your card must be activated prior to **ordering** your prescriptions. You need to wait two business days after activating your card (so, it can be used on the third day) before you order or purchase prescriptions at your pharmacy with the Benny™ Prepaid Benefits Card.

Can I use the Benny™ Prepaid Benefits Card 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, simply write the Benny™ Prepaid Benefits Card number on your statement and send it back to the provider. If substantiation of the claim is requested, you will be required to submit an itemized statement containing the date and description of the service.

How do I know how much is in my account?

You can view your account balance on www.avantserve.com or you can call Benefit Concepts at the phone number on the back of your card to obtain your current balance. It's a good idea to know your account balance before you make a purchase with the Benny™ Prepaid Benefits Card.

What happens if I terminate my employment?

If you terminate your employment, you will no longer be able to use the card.

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 Benefit Concepts at the phone number shown on the back of your card—you will have a good idea of how much is available. When incurring an expense that is greater than what is remaining in your account, you can split the cost at the register. In order to do this, you must specifically tell the clerk you wish to use your Benny™ Prepaid Benefits Card for the exact amount left in your account, and then pay for the remaining balance separately. Alternatively, you may submit the qualified transaction manually via a claim form with the appropriate documentation to Benefit Concepts.

What are some reasons my Benny™ Prepaid Benefits Card might not work at point-of-service?

- Your card has not been activated
- You used your card before the third business day after activation
- You have insufficient funds remaining in your Health Plan Spending Account to cover the expense
- The merchant is encountering problems (e.g., coding or swipe box issues)
- You are not enrolled in the current Plan Year.
- Your card has been suspended due to unsubstantiated claim activity.
- You are selecting Debit instead of Credit.
- You attempted to make a purchase at a non-health-related merchant (such as a gas station or restaurant)
- You attempted to use your card to purchase an OTC drug or medicine on or after January 1, 2011.

Whom do I call if I have questions about my Benny™ Prepaid Benefits Card?

Call Benefit Concepts at the phone number shown on the back of your Benny™ Prepaid Benefits Card.

Use your Benny™ Prepaid Benefits Card to pay for qualified health care expenses (other than OTC drugs and medicines) at health-related businesses that accept MasterCard.

