

# Learn how to make your BESTflex<sup>SM</sup> Plan even more convenient using the Benny<sup>TM</sup> Benefits Card.

The  
**BESTflex**<sup>SM</sup>  
Plan

## Benny<sup>TM</sup> Benefits Card

With the BESTflex<sup>SM</sup> Plan, you set aside money from your paycheck and place it in a Health Care Flexible Spending Account (FSA) to pay for certain medical expenses before taxes are taken from your pay.

You use the Benny<sup>TM</sup> Benefits Card to pay for those expenses instead of using cash. Benny<sup>TM</sup> debits your FSA and makes the BESTflex Plan even more convenient to use.

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### How the Benny<sup>TM</sup> Benefits Card works

Benny<sup>TM</sup> debits your BESTflex Plan Health Care FSA when you use the card to pay for eligible health care expenses. For example, if your total Health Care FSA election is \$1,000, Benny<sup>TM</sup> can pay for up to \$1,000 worth of eligible health care expenses.

### IRS regulations that dictate Benny<sup>TM</sup> Benefits Card use

There are several IRS regulations that dictate how the Benny<sup>TM</sup> Benefits Card works. Taking some time today to understand the most important rules will help you use Benny<sup>TM</sup> in the most convenient ways during the plan year.

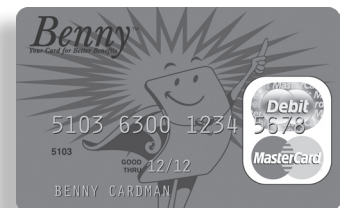
### Eligible expenses

You can use the Benny<sup>TM</sup> Benefits Card to pay for the same services and eligible health care expenses that qualify under the BESTflex Plan Health Care FSA instead of paying out of pocket. Consult My Company Plan for the eligible expenses that are part of your company's plan design.

### Where you can use Benny<sup>TM</sup>

You can use Benny<sup>TM</sup> to pay for these expenses at retailers and pharmacies that automatically substantiate the purchase at the point of sale using an inventory information approval system (IIAS). The IIAS determines whether expenses are FSA-eligible, and only applies those expenses to Benny<sup>TM</sup>.

You can find a "List of IIAS Retailers" at [www.ebcflex.com](http://www.ebcflex.com). If a retailer



## What you should understand before you use the Benny™ Benefits Card:

A. You may be asked to document your Benny™ Benefits Card purchases by providing itemized receipts

B. **Do not submit your receipts until requested to do so.** We will send you a list of Benny™ transactions that were not substantiated at the point of sale, which you return to us with a copy of your receipts

C. You will be asked to and must repay the expense amount if you make a purchase with the card and, upon request, cannot provide an itemized receipt for the expense for any reason

cannot substantiate the purchase at the point of sale, Benny™ will be declined.

You can also use Benny™ at health care, dental and vision provider offices. Transactions at these merchants may require that you submit a receipt to manually substantiate the transaction.

### What to do with Benny™ transaction receipts

Save your Benny™ transaction receipts! If your purchase is not substantiated at the point of sale, you will receive a Receipt Request Letter asking you to submit an **itemized** receipt. The itemized receipt allows us to verify that you used Benny™ to pay for an eligible expense, as required by the IRS.

These are federal mandates and the IRS provides no exceptions.

You CANNOT use the Benny™ Benefits Card to pay for an expense that is already covered by your health insurance. Before you pay a doctor's bill or other such expense, check your Explanation of Benefits, sent to you by your health insurance plan, to be sure that it won't be covering that bill. You can use the Benny™ Benefits Card to pay for the portion of the expense that isn't covered.

Remember to ask for and save the itemized receipt when you use Benny™!

### Impact of health care reform on Benny™ in 2011

Due to federal health care reform regulations effective January 1, 2011, there are a couple changes to the way the Benny™ Benefits Card will work.

### Over-the-counter medicines

Effective January 1, 2011, the Health Care FSA only reimburses over-the-counter (OTC) medicine expenses with a doctor's prescription for them.

In order to use Benny™ to pay for OTC medicines, you must present your doctor's prescription to the pharmacist, and the pharmacist must fill the OTC medicine in accordance with applicable law and assign a prescription number.

You can use Benny™ as normal to purchase OTC items that are **not** considered a drug or a medicine, such as bandages, contact lens solution, heating pads, ice packs, reading glasses and thermometers. You will also be able to use Benny™ to pay for insulin and diabetic supplies.

Please reference the Eligible Expenses List for more information.

### Change to retailers that can accept Benny™

Effective January 1, 2011, the Benny™ Benefits Card will no longer be accepted at retailers that qualify under the "90% rule." These merchants could verify that 90% of their annual revenue is generated by FSA-eligible items.

This means that Benny™ may be declined at a local pharmacy where it previously worked. Reference the "List of IAS Retailers" at [www.ebcflex.com](http://www.ebcflex.com) to determine whether Benny™ will work at your preferred merchants.

### How you receive your Benny™ Benefits Card

Your employer has made the Benny™ Benefits Card part of your BESTflex Plan Health Care FSA. You elect the card by electing the Health Care FSA or completing a special election form.

Once you enroll in the BESTflex Plan Health Care FSA, the Benny™ Benefits Card is mailed directly to your home. The envelope will be entitled "Your New Employee Benefits Materials Are Enclosed" and contain two cards, a cardholder



agreement and an information flyer. Watch for it to arrive within 30 days after your plan start date.

Please follow the instructions included with your card to activate it **BEFORE** you use Benny™!

### New plan year, same Benny™ Benefits Card

If your employer has signed up for the BESTflex Plan and the Benny™ Benefits Card and you've used your card this year, your new elections will be automatically available on your card at the beginning of your new plan year. As long as your employer continues the BESTflex Plan, you'll receive a new card every five years. You will be responsible to pay a fee from your Health Care FSA to replace any lost or stolen cards.

If you used Benny™ at least once during your old plan year and it is not currently suspended, it remains active for your new plan year.

### Cut-off dates for Benny™

If your employer has added the 2-1/2 month grace period to your BESTflex Plan, you can use Benny™ to pay for expenses that you incur during the grace period. Otherwise, once your grace period ends, you can no longer use the card for that plan year's expenses.

You have 90 days after the plan year ends to submit paper reimbursement requests for expenses incurred during the plan year. See your BESTflex Plan Summary Plan Description for more information on the 90-day runout period.

*Note: Please consult My Company Plan for the specific details defining your company's plan design.*

### Using the Benny™ Benefits Card to pay for end-of-year expenses

You can use the card to pay for items equal to the amount remaining in your BESTflex Plan Health Care FSA and pay for the difference through some other means. Toward the end of the year, frequently check your remaining FSA balance on our web site, [www.ebcflex.com](http://www.ebcflex.com), or by calling Employee Benefits Corporation at 800 346 2126. It is important to make sure sufficient funds are available to handle the purchases you plan to make at year's end.

### Keeping your card active when you move

Be sure to update your address with your employer and with Employee Benefits Corporation when you move or your card will be declined at any merchant that uses an address verification process.

### Receipt Request Letters

Whenever possible, Benny™ tries to electronically verify your purchase at the cash register. However, some Benny™ swipes require itemized receipts to be submitted in order to verify the transaction. Receipt Requests are sent via e-mail and used to collect those receipts and substantiate the expense. When Benny™ cannot verify a claim electronically or at the cash register:

1. We send you a Receipt Request e-mail outlining the unverified expenses
2. You print and return the tear-off portion of the Request to us via fax or U.S. Mail with copies of your receipts for the specified expenses

In the event we do not have a valid e-mail address, we will send the Requests via U.S. Mail (this may cause delays in processing your documentation).

**How Receipt Requests will be sent**

With E-mail on file	No E-mail on file
First Notice via e-mail	First Notice via U.S. Mail
Second Notice via e-mail	Second Notice via U.S. Mail
Suspension Notice via U.S. Mail	Suspension Notice via U.S. Mail

If there is no response to the first Request (First Notice), a second Request will be sent to the same e-mail or the same U.S. Mail address (Second Notice). If there is no response to the second Receipt Request, you'll receive a letter via U.S. Mail notifying you that your card is suspended (Suspension Notice).

**Receipts and expense documentation must include:**

- Date(s) of Service
- Type of expense
- Amount of the expense incurred
- Name of Service Provider

*Note: Cancelled checks, credit card statements or previous balance statements cannot be used as expense documentation.*

Please, do not submit Benny™ expense receipts attached to a Reimbursement Form. Do not send in receipts unless you receive the Receipt Request Letter.

**Receiving Receipt Request Letters via e-mail**

If you activated your account at our web site ([www.ebcflex.com](http://www.ebcflex.com)) and currently enter your Social Security Number and a PIN or enter a user name and password to view your account online, we have the e-mail address you provided at that time. This is the e-mail address we will use unless you request us to change it.

**Switching to e-mail or changing your e-mail address**

Send an e-mail to [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com) with "RR Letters Via E-mail" in the subject line. Send this e-mail from the e-mail address to which you'd like us to send the Receipt Request Letters.

We only keep one e-mail address on file per participant. If you currently do not have an e-mail address on file with us, we will e-mail the Receipt Request Letters and all other notifications to the new address. If you already have an e-mail address on file with us, we will replace the old address with the new one.

**Recognizing the Receipt Request e-mail**

The Receipt Request Letter will be sent to you directly via e-mail from "Benefit Central Card Management System" with the Receipt Request Letter attached to the e-mail as a password-protected PDF file. (In order to view a PDF file on your computer, you must first download the free, Adobe® Reader software from [www.adobe.com](http://www.adobe.com).) To view the letter attachment, enter the last four digits of your Benny™ card number when requested to enter a password.

From: **BenefitCentralCardManagementSystem@[64.18.0.187]**  
 Sent: Tuesday, June 1, 2009 9:26 AM  
 To: [cardholder@company.com](mailto:cardholder@company.com)  
 Subject: **Important Information Regarding Your Benny™ Benefits Card**  
 Sample e-mail: Watch for the e-mail and ensure it doesn't land in your blocked e-mail directory

**Benny™ suspensions**

Suspension usually occurs because of outstanding, unsubstantiated expenses made using the card. You can request any outstanding Receipt Request Letters so you can submit outstanding receipts. If you cannot supply valid, itemized receipts, you must repay the plan.

If your card privileges have been suspended and your employer renews your plan, your card will not be reinstated until you send in valid receipts for the outstanding expenses or repay the plan.

When you're short  
on cash, the  
Benny™ Benefits



Card and your BESTflex Plan are still  
a convenient way to pay for uninsured,  
eligible, out-of-pocket health care expenses.

**Quick Tips for Using the Benny™ Benefits Card****Benny™ may be declined when you use it for one of a few reasons:**

- You're using it at a merchant that does not accept the Benny™ Benefits Card. See "IRS regulations that dictate Benny™ Benefits Card use".
- You're using it to pay for an expense that is not eligible under the BESTflex Plan.
- Your card has been temporarily suspended due to an unsubstantiated or ineligible expense.

**You may have to submit receipts for transactions from some merchants, and not from others.** Many eligible merchants can automatically substantiate – or verify that the expenses paid for with the card are FSA-eligible – your transaction at the point of sale, using an IIAS. Others, including some health care providers, may not have this capability.

**You will receive Receipt Request Letters by e-mail if you have an e-mail address on file.** These e-mails are not spam messages, so be sure to watch for them. See "Receipt Request Letters".

**You should save your card, even after you use up your Health Care FSA funds or the BESTflex Plan plan year ends.** You will receive new Benny™ Benefits Cards every five years. See "New plan year, same Benny™ Benefits Card".

**You can use Benny™ to pay for things like** prescription and health plan co-payments, deductibles and co-insurance; "Amount Due" on medical and dental statements; orthodontics; vision services and eyeglasses; eligible medical supplies (bandages, ointments, rubbing alcohol, sunburn cream, contact lens solutions/supplies, crutches, blood pressure and heart rate monitors, and braces); and insulin & diabetic supplies.

**When receipts may not be required**

There are two instances where receipts may not be required. Although your expense information is submitted automatically in these situations, it is still important that you save your receipts in case of a data transfer problem or other error. You should not be asked to submit receipts:

- When you use your Benny™ Benefits Card at your health care provider for an office or prescription co-pay, and the Benny™ expense item exactly matches the co-pay item cost your employer has on file with us.
- As long as you purchase eligible prescriptions, medical supplies or

**Benny™  
Benefits  
Card**

# Employee Benefits Corporation

P.O. Box 44347  
Madison, WI 53744-4347

contact lens supplies from retailers that can automatically substantiate your Benny™ transactions at the point of sale through an IIAS. We have a full “List of IIAS Retailers” available on our web site, [www.ebcflex.com](http://www.ebcflex.com).

Remember this simple rule: if the provider cannot substantiate the expense at the point of sale, we are required to request receipts to verify the entire transaction.

If you cannot verify the transaction with an itemized receipt or you used the card to pay for an ineligible expense, you are asked to repay the plan or your card will be temporarily suspended until payment is received.

#### **Terminating employment and Benny™**

Your Benny™ Benefits Card will be shut down if you terminate employment with the employer that offers the card. To submit claims during your runout period after termination, you must use a BESTflex Plan Reimbursement Form.

#### **A list of Benny™ retailers and merchants is available online**

The growing “List of IIAS Retailers” is available at [www.ebcflex.com](http://www.ebcflex.com). The list is available to help you determine whether Benny™ will work at your preferred merchants.

As always, contact our Participant Services Team via e-mail at [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com) or call 800 346 2126 to help determine if a merchant is eligible.

If you have any questions regarding Benny™ or any aspect of your BESTflex Plan account, please email [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com) or contact the Participant Services Team at **800 346 2126**.

#### **Contact Employee Benefits Corporation**

Contact Employee Benefits Corporation if you have any questions about your BESTflex Plan.

#### **By Phone:**

Monday - Friday, 8:00 - 5:00 CST  
Local: 608 831 8445  
Toll Free: 800 346 2126

#### **By Fax:**

608 831 4790

#### **By US Mail:**

Employee Benefits Corporation  
P.O. Box 44347  
Madison, WI 53744-4347

#### **By E-mail:**

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On the web: [www.ebcflex.com](http://www.ebcflex.com)