



Frequently Asked Questions

General Questions for day-to-day use of the Benny™ Debit Card

1. Where may Participants use the Benny Debit Card?

IRS regulations allow Participants to use their Benny Debit Cards at participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA eligible items from non-eligible items at the point of checkout.

Please visit MedBen's website at, www.medben.com to look at the Merchant List of stores. Once on the site click on "Online Client Services" in the center of the page, then click on "Benny Debit Card Information" in the left hand column.

Under the "Benny Debit Card Information" category, there are two separate merchant lists.

IIAS Merchants List - In most cases, when you use your Card for a qualified medical expense in a store on the IIAS Merchants List, you WILL NOT be required to provide a receipt. However we recommend you save all receipts, just in case.

90% Merchants List - Purchases made with the Card at merchants on the 90% Merchants List WILL require proper substantiation. Please note – due to recent health care reform changes, if the purchase was for an over-the-counter (OTC) drug or medicine an additional requirement of submitting a copy of a bona-fide prescription for the OTC drug or medicine will also be required. A "prescription" means a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual who is legally authorized to issue a prescription in that state. You will receive a letter requesting an itemized receipt, so please save all receipts.

Participants may also use the Card to pay a hospital, doctor, dentist, or vision provider that accepts Visa®. In most cases, the transaction cannot be auto substantiated, paper follow-up will be required.

2. In what circumstances will a Participant need to submit receipts to verify a debit card charge?

Participants who use their card at an IIAS Merchant will NOT be asked to provide documentation of their debit card transaction.

Participants who use their card at a 90% Merchant will be required to provide documentation of their debit card transaction.

Participants, who use their card at a hospital, doctor, dentist, or vision provider, will be required to provide documentation of their debit card transaction. In some cases though, if the amount of the debit card transaction meets your plans co-payment schedule (i.e. office visit, urgent care, emergency room, etc) you will not be asked to provide a receipt, but please save all receipts, just in case.

The Participant will receive a letter or notification from MedBen if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

3. Are there places the Benny Debit Card won't be accepted?

Yes. The Card will not be accepted at locations that do not offer the eligible medical care, goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores.

4. If asked, should Participants select "Debit" or "Credit"?

The Benny Debit Card is actually a prepaid card. But, since there is no "prepaid" selection available, Participants should select "Credit." Participants do not need a PIN and cannot get cash with the Benny Debit Card.

5. Why do Participants need to save all of their itemized receipts?

Participants should always save itemized receipts for FSA purchases made with the Benny Debit Card. They may be asked to submit receipts to verify that their expense complies with IRS guidelines. Each receipt must show: the merchant or provider name, the service received or the item purchased, the date and the amount of the purchase. Cancelled checks, handwritten receipts, credit/debit card transaction receipts or previous balance receipts cannot be used to verify an expense.

The IRS requires that every card transaction be substantiated. However, this can occur through automated processing as outlined by the IRS (e.g. copay matching, IAS merchants, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted in order to validate expense eligibility.

6. What if Participants lose their receipts or accidentally swipe the Card for something that's not eligible?

Usually the service provider can recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, the Participant will be required to send a check or money order to MedBen for the amount so it can be credited back to the Participant's FSA account.

7. What are some reasons why the Benny Debit Card might not work at point of sale?

The most common reasons why a Card may be declined at the point of sale are:

- a. The Card has not been activated.
- b. The Card has been used before the 24-hour period after activation is over.
- c. The Participant has insufficient funds in their benefit account to cover the expense.
- d. Non-eligible expenses have been included at the point-of-sale. (Retry the transaction with the eligible expense only.)
- e. The merchant is encountering problems (e.g. coding or swipe box issues).
- f. The pharmacy, discount store, department store, or supermarket cannot identify FSA eligible items at checkout according to IRS rules.

8. How will a Participant know to submit receipts to verify a charge?

The Participant will receive a letter or notification from MedBen if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

9. What if a Participant fails to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with Benny Debit Card, then the Card will be suspended until receipts are received. The Participant will be required to repay the amount charged. MedBen will advise the Participant that the Card has been suspended, if a receipt is not received. Submitting a receipt or repaying the amount in question will allow the Card to become active again.

10. Will Participants receive a new Benny™ Debit Card each year?

NO - As long as the participant elects to participate, the Benny™ Debit Card will be loaded with the new annual election amount at the start of each plan year. The card is valid for five (5) years; the participant will automatically receive a new card prior to the expiration of the card (as long as the participant is enrolled at the time of expiration).

If you have any additional questions, please contact:

Claim Address: MedBen - Specialty Services Unit
1975 Tamarack Rd
P.O. Box 1096
Newark OH 43058-1096

Customer Service: (800) 297-1829 or (740) 522-8425, Mon - Fri, 8:00 a.m. - 6:30 p.m. EST

Facsimile: (740) 522-7483

Web Site: www.medben.com

Email Address: admin@medben.com