

Using your Benesyst Benny™ Benefits Card

The basics of using your Limited Flexible Spending Account

Participants in Health Savings Accounts (HSAs) who also wish to use the advantages of a Flexible Spending Account (FSA), can use a Limited FSA, which includes dental and vision charges, but does **not** include charges normally covered under their medical plan. In other words, the FSA is "limited."

If your company allows, your Limited FSA may revert to a General Purpose FSA when you submit evidence to Benesyst that you have reached your deductible. Your FSA account will be coded as "deductible satisfied," and noted with an eligibility date after which medical expenses (submitted manually only – not on the Card) will be fully reimbursed (to the extent that they are eligible and funds are available in the account). Dental and vision expenses will continue to be reimbursable via the Benesyst Benny™ Benefits Card.



How do I use the Benesyst Benny™ Card?

Instead of using cash, check or your personal credit card, you can use your Benesyst Benny™ to pay for qualified dental and vision expenses. Simply swipe your Card when asked for payment. Funds will be automatically removed from your FSA balance to pay for the expense. Remember to ask for an itemized receipt. If you receive a letter from Benesyst requesting additional documentation, simply submit the itemized receipt or an Explanation of Benefits (EOB) from your insurance provider.

You no longer have to submit a claim and wait for your reimbursement to arrive by check or direct deposit. Instead, you merely swipe your Card at the eligible merchant and save your documentation in case it is needed. It's that simple!

Can you give me an example?

Sure. Suppose you visit your optometrist and you owe a co-payment at that time. Simply present your Benesyst Benny™ for the payment. If the optometrist prescribes a prescription, present your Card at the pharmacy to pay for the prescription.

The Card can also be used for other qualified services, such as eligible dental, vision, and specialist visits and expenses. A complete list of FSA eligible expenses is available online at www.benesyst.net.

You can use your Card for qualified health care expenses, such as:

- Out-of-pocket dental plan co-insurance and deductibles
- Uncovered dentist expenses
- Orthodontics (monthly payment)
- Lasik surgery
- Uncovered prescription eye glasses and contacts expenses as well as contact lens drops/cleaner

VisionDirect.com

You can use your Benesyst Benny™ to purchase contact lenses and lens solution products eligible under FSA.

- Login to www.visiondirect.com and click on the FSA eligible items.
- As you select the products you wish to buy, they'll automatically be separated into eligible and non-eligible "shopping baskets."
- Upon checkout, eligible items are automatically deducted from your Benesyst Benny™ and you'll be asked for an alternative payment method to pay for items that don't qualify for pre-tax reimbursement.

1-800 CONTACTS

1-800 CONTACTS is the world's largest contact lens store dedicated to providing customers with a simple, hassle-free way to replace contact lenses. By calling 1-800 CONTACTS and using your Benesyst Benny™ to purchase all FSA-eligible products, eligible items will be automatically deducted from your Card. You will not be required to submit receipts.

For more information

For general or account-specific information, simply log on to the Benesyst website at www.benesyst.net or contact the Benesyst Customer Care Center, at 1-800-670-7131.

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If you sign up for the Limited Flexible Spending Account, you automatically receive two Benesyst Benny™ Benefit Cards in the mail. One for you, spouse or a legal dependent. Both Cards will include the participant's name.

The Benesyst Benny™ will not work unless it's activated. To activate the Card, call the number on the Card sticker. That one call will activate both Cards.

Additional cards

If you need additional Cards for family members such as college-age dependents, you may call Benesyst at 1-800-670-7131 to request those. There is a \$10 charge for a set of two Cards which will be charged to your Flexible Spending Account.

You and the designated dependent individual must sign the back of the Card with his or her name. By signing and activating your Cards you agree to the terms that are outlined in the *My Use-of-Card Promises* document that should be enclosed with your Cards. Once activated, your Card is ready for immediate use.

Purchases

When making a purchase with your Card, you'll select "**Credit**" when asked, "Credit or Debit." **No PIN** is required—just sign for the purchase.

The Card is used for the Limited Flexible Spending Account program for your dental and vision reimbursement account. All transactions must be substantiated. Therefore all transactions using the Card require you to keep the itemized receipt in case Benesyst requests the receipt for substantiation purposes.

Request for paperwork

Benesyst will automatically verify your Benesyst Benny™ transactions, as required by the IRS. However if they are unable to, you will be sent a letter requesting an itemized receipt or Explanation of Benefits (EOB). You must save your itemized receipts and be sure to respond promptly so your Card remains active. Itemized receipts must provide the provider name, description of service or items purchased, date of service and patient responsibility amount. As a reminder, credit card receipts and previous balance receipts are not acceptable form of documentation.

You must have sufficient funds in your account to cover your expenses. The expense for an item must be lower than the total amount of your Card balance for the transaction to be approved. If the expense for an item is greater than your Card balance, the Card transaction will be declined.

Avoid overpayments

To avoid overpayment to a service provider at the time services are provided, it is suggested that you wait until your Explanation of Benefits is sent to you for an accurate balance due prior to using your Benesyst Benny™. Participants are responsible for any over payments made to a provider. Over payment funds are your responsibility to collect and send back to Benesyst.

The Benesyst Benny™ may only be used at health care related merchants; this includes, vision centers and dentist offices.

You'll continue to use the same Card for up to five years, no matter if you sign up for the Limited Flexible Spending Account during each annual benefit enrollment period or not.

If you lose your Card, call Benesyst right away. To process a new set of Cards with a new Card account number, your health care Flexible Spending Account may be charged \$10.

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