



## *Important Information about Prepaid Benefits Cards*

### **Take Control of Your Health Care Expenses with a Health Reimbursement Account (HRA) and Benny<sup>®</sup> Card**

*Your HRA is a program that is fully funded by your employer and is designed to help you pay for out-of-pocket medical expenses. While HRAs come in many different varieties, your HRA allows you to use the funds for an array of eligible expenses.*

**There's also a feature that makes the money in your HRA easy to access – the Benny<sup>®</sup> Prepaid Benefits Card.**

Benny is a special prepaid card that contains the value of your annual HRA and automatically deducts the costs of your eligible expenses from your account with each use. So, with Benny, there's no paying cash up front, no claim forms to fill out and no waiting for reimbursements. You can check balances or account details online anytime, or with a quick phone call.

You can use the Card to pay for eligible out-of-pocket health care expenses such as:

- Prescription and health plan copayments, deductibles and coinsurance
- “Amount Due” on medical and dental statements
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over-the-counter (OTC) items\*

**Now it's easier than ever to use an HRA!** Simply swipe your Card and the amount of your eligible expense will be automatically deducted from your account.

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**And, how do you get YOUR Benny?**

**Cards will automatically be mailed to eligible participants!**

#### **Benny Basics – A Few Things to Remember**

- You'll receive two Benny Prepaid Benefits Cards in the mail.
- Activate one Card, and then both are ready to use.
- **Carefully review your benefit program materials.** Be sure that you use your Card only at appropriate locations and for eligible expenses as defined by your particular employer's benefits program.
- Card can't be used at non-health related locations such as restaurants, gas stations and bookstores.
- **SAVE ALL ITEMIZED RECEIPTS.** Your Plan Administrator may request that you submit a receipt to verify an expense.
- **Save your Cards.** Your unused balance will be rolled over to the following year.
- Your card will be automatically loaded with your new annual amount provided by your employer at the start of each new plan year.

\* The list of eligible OTC items have changed as per the Patient Protection and Affordable Care Act of 2010. Contact your Plan Administrator for more information.