

Benny Cards™

Simplifying the payment process for medical, day care expenses

To provide members with an easy way to pay eligible medical and day care expenses through their flexible spending accounts, CoreSource offers a signature debit card known as a Benny™ Card. Members simply swipe the card at an authorized vendor to make a payment, and the designated amount is withdrawn from their flexible spending account.



How does the debit card work?

With CoreFlex, flexible spending accounts (FSAs) from CoreSource, members set aside pre-tax dollars to pay for eligible medical or day care expenses from separate accounts. CoreFlex allows members to use the Benny™ Card to pay for eligible medical, dental, vision and pharmacy expenses from their medical reimbursement plans. With a flick of the wrist, members can also use the card to pay eligible day care expenses from their dependent care accounts when providers accept MasterCard®.

More about the Benny Card

Benny Cards are issued in the name of the employee. If a spouse or other dependent is going to use the card, he or she simply needs to sign the back of the card as an authorized user. Each employee is sent two Benny Cards. If additional cards are needed, the member can order them. If a card is lost, a replacement can be ordered. There is a charge for an additional or replacement card, which is deducted from the member's flexible spending account.

Processing and shipping the cards

Several steps are required before the debit card can be printed and mailed directly to employees:

- First, employers must provide CoreFlex with eligibility information from the medical claims system, including information on who should get a Benny Card.
- Second, the employer must make the required deposit with Bancorp Bank.
- Third, the signed ACH Form must be received by Evolution Benefits, a leader in innovative payment for consumer-directed health benefits, which prints the cards.

The debit cards usually are printed within 48 hours after the information is received by Evolution Benefits, and the cards are mailed to members. Please note that mailing the cards can take up to three weeks in December and January because of the volume of cards processed during this period. During other times of the year, cards are mailed to employees within three to five business days after they are created.

Debit card transactions for medical claims

As with all flexible spending account claims, debit card transactions must be substantiated, which can be done automatically in most cases. Medical plan co-payments are entered into the system, and debit card transactions are compared to plan benefits. When the debit card transaction matches a plan co-payment, the transaction is considered substantiated, and no further action is required of the member.

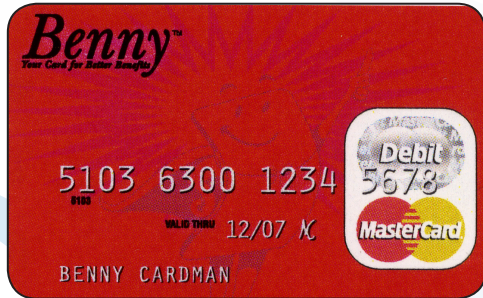
However, at times, a debit card transaction may not match the health plan's copayment. In this case, the member will be asked to submit a receipt or other documentation to validate the claim within a given time period, or the debit card will be turned off (or suspended). If the card is suspended, new claims submitted by the member by mail or fax may or may not be reimbursed depending on the size of the claim. This situation will continue until the claim is resolved.

Changes due to healthcare reform

The Patient Protection and Affordable Care Act of 2010, better known as healthcare reform, places new restrictions on FSA reimbursement for over-the-counter (OTC) drugs and medications. Beginning Jan. 1, 2011 members will be required to provide a copy of a prescription from a physician in order to obtain reimbursement for these items. Many medical devices and supplies are still covered. For a more complete list of eligible and ineligible expenses for an FSA, speak with your Client Manager.

Because of the prescription requirement, debit cards linked to flexible spending accounts, such as the Benny Card, can no longer be used for OTC medications, effective Jan. 1, 2011.

Benny™ CARD front



Benny™ CARD back

1-877-267-3359 or www.mybenny.com

Customer Service All customer service calls related to the Benny Card should be directed to CoreFlex Customer Service at 877.267.3359.



CoreSource solutions