



# The Benny™ Prepaid Benefits Card FAQs

These Frequently Asked Questions below are some of the most common questions we receive about the Benny™ Prepaid Benefits Card. You can find most of the answers to questions in here. If the answer to your question is not represented here, please feel free to contact us. Our telephone and email contact information are available at [www.myFlexDollars.com](http://www.myFlexDollars.com).

## The Benny™ Prepaid Benefits Card

### How many Benny™ Cards will a participant receive?

You will receive two cards. If you would like additional cards for other family members, you can request them online at [www.myFlexDollars.com](http://www.myFlexDollars.com).

### How do I activate my cards?

Call the toll-free number on the activation sticker on the front of the card. You can use both cards once the first card is activated. We recommend you wait one business day after activation to use your card. Each card user should sign the card with his or her own name.

### What dollar amount is on the Prepaid Benefits Card when it is activated?

For Health Care FSAs, the dollar value on the card will be the annual amount you elected to contribute during your benefits enrollment period. It's from that total dollar amount that eligible expenses will be deducted when using the card or submitting paper claims.

Dependent Care FSAs are funded incrementally, each pay period, so it is especially important to be aware of account balances in order to avoid Card declines at the point of service. You can check your account balance at any time online at [www.myFlexDollars.com](http://www.myFlexDollars.com) or by using the myFlexDollars mobile app.

### Will I receive a new Prepaid Benefits Card each year?

No, you will not receive a new card each year. New cards are only issued upon expiration (3 years from issue date) or upon request. The card will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account.

### Who do I call if I have questions about the Prepaid Benefits Card?

Call the Employee Benefits Center at the number that appears on the back of your card.

## Using the Card

### Where can I use my Benny™?

IRS regulations allow you to use your card in participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA-eligible items at checkout and accept Visa® prepaid cards. Eligible expenses are deducted from the account balance at the point of sale. Transactions are fully substantiated, and in most cases, no paper follow-up is needed. You can find out which merchants are participating by visiting [www.myFlexDollars.com](http://www.myFlexDollars.com), clicking on the **Links** tab, and selecting "**IIAS Merchant List.**" You may also call the Employee Benefits Center at the number that appears on the back of your card.

You may also use your card to pay a hospital, doctor, dentist, or vision provider that accepts Visa®. If the transaction cannot be automatically verified, a receipt request will be sent to you.



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## Are there places the Prepaid Benefits Card won't be accepted?

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

**Worth noting:** Even though a merchant/provider offers eligible goods and services, card purchases may still decline if the merchant/provider cannot identify FSA-eligible items at checkout, or does not have equipment that is setup with the coding needed to be recognized as a participating merchant. You can find out which merchants are capable of identifying FSA-eligible items at checkout by visiting [www.myFlexDollars.com](http://www.myFlexDollars.com), clicking on the "Links" tab, and selecting the "IIAS Merchant List." You may also contact the Employee Benefits Center to check on specific merchants.

## If asked, should I select "Debit" or "Credit"?

Benny™ is actually a prepaid card. But, since there is no "prepaid" selection available, participants should select "Credit." You do not need a PIN and cannot get cash with Benny.

## Can I use Benny™ for prescriptions ordered prior to activating the Card?

No. The card must be activated prior to the order and/or purchase date of prescriptions. As a general rule, we advise that you wait one (1) business day after activating the card to purchase prescriptions at your pharmacy. For example, if the card is activated on Tuesday, a prescription can be ordered and picked up on Wednesday.

## Can I use Benny™ if I receive a statement with a Patient Due Balance for a medical service?

Yes. As long as you have money in your account to cover the balance due, the services were incurred during the current plan year, and the provider accepts Visa® debit cards, you can simply write the card number on your statement and send it back to the provider.

## How can I check to see how much money I have in my account?

You can check their balance at any time online at [www.myFlexDollars.com](http://www.myFlexDollars.com) or, while in line at the merchant, by using the myFlexDollars mobile app. You also can call the Employee Benefits Center to obtain your balance. It is always a good idea to know your account balance before making a card purchase.

## What happens if my expense is an amount greater than I have available in my account?

When incurring an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register. For example, you may ask the clerk to use Benny™ to pay for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, you can pay for the entire expense using another form of payment and submit the eligible expense via a claim form along with the appropriate documentation.

## What are some reasons that the Prepaid Benefits Card might not work at point of sale?

While card transactions can fail for a wide variety of reasons, some of the most common causes include:

- a. The card was not activated.
- b. The card was used within 24-hours of activation.
- c. Your available balance is not large enough to cover the expense.
- d. Non-eligible expenses were included as part of the overall sale. (Retry the transaction with the eligible items 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.



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## I lost my Benny™. What do I do?

You have two options. First, you can report your card as lost or stolen online at **www.myFlexDollars.com** (upon logging in, select the “Profile” tab, then select “Debit Cards”.) This is the best option to use if you realize your card was lost during evenings and weekends. Alternatively, you can call the Employee Benefits Center to report a lost or stolen. Your account may be charged a \$5.00 fee for replacement cards.

## Am I responsible for charges applied to a lost or stolen card?

If the Employee Benefits Center and the issuing bank are notified within two (2) business days of the fraudulent transaction, you will not be responsible for any charges. If notification is provided more than two (2) days after the fraudulent transaction, you may be responsible for the first \$50 or more.

## Itemized Receipts

### Why do I need to save my receipts?

Because the receipt may be needed to verify an eligible expense - an IRS requirement.

### How long should I save my receipts?

It is recommended that you save your receipts until your Final Filing Date (for example, 90 days after the plan year ends).

## What if I lose my receipt 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, you can make an online repayment, send a check or money order to the Employee Benefits Center for the amount so it can be credited back to your account, or you can have the service provider credit your card.

## How will I know to submit receipts to verify a charge?

You will be notified (via a paper or electronic notice depending on the preference you select at **www.myFlexDollars.com**) if you need to submit a receipt to verify a charge.

## What happens if I don't submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with Benny™, then the card may be suspended until receipts are received. Submitting a receipt or repaying the amount in question will allow for reactivation.