



Flexible Spending Account Prepaid Benefits Card

FREQUENTLY ASKED QUESTIONS

How many Benny™ Prepaid Visa® Cards will I receive?

You will receive two Cards - one for you and one for your eligible dependent (if applicable).

How do I activate the Card?

Call the toll free number noted on the activation sticker placed on the front of the Card. One call will activate both Cards. However, you should wait one business day following activation to use your Cards. Each Card user should sign the back of the Card with his or her own name.

Does the Card require the use of a PIN?

The use of a PIN is not required to access your funds via the Benny Prepaid Benefits Card. However, you have the option of using a PIN (Personal Identification Number) at the point of sale in addition to the signature process. To request a PIN for your Benny Prepaid Benefits Card, call 866.898.9795 and follow the prompts to create your own self-selected PIN. It is recommended that you create a unique PIN that cannot be easily guessed by others. The same self-selected PIN applies to all cards issued to your family.

If you do not wish to select a PIN or have forgotten your PIN, you may pay with your Card using the signature process. To pay using the signature process, select “credit” on the keypad or let the merchant know that you wish to pay using the signature process; to pay using your PIN, select “Debit” on the keypad.

PINS will only allow you to pay for eligible goods and services. Cash back and ATM transactions will not be allowed.

Where can I use my Benny Prepaid Benefits Card?

Use your Benny Prepaid Benefits Card to pay for eligible expenses at any qualified location* that accepts Visa debit cards. IRS regulations allow use of the Card in discount stores and supermarkets that can identify FSA-eligible items at checkout; you cannot use your Card at discount stores, department stores, and supermarkets that do not have this ability. Your Card can be used only at drugstores or pharmacies that either identify FSA-eligible items at checkout or certify annually with the IRS that 90 percent or more of their previous year’s revenues are from the sale of FSA-eligible items. You can also use your Card at healthcare provider facilities such as hospitals, doctor offices and dentist offices.

*Your card cannot be used at gas stations, restaurants or travel agencies.

What are qualified expenses?

For a list of qualified expenses, please refer to your FSA Plan Document available from your employer. You can also download the list from the “Resources” section of www.healthtrustnh.org.

Can I use the Prepaid Benefits Card this plan year to access last year’s account balance?

The Card can only be used for current plan year elections and expenses. If your plan offers a grace period (the 2½ month period directly following the end of your plan year), you will need to pay out-of-pocket and submit for reimbursement for expenses applied to the prior plan year.

What if my provider does not accept Visa debit cards?

You will need to use another form of payment and submit a claim reimbursement form directly to HealthTrust via mail, fax or email.

How do I check the funds that are in my Benny account?

To check your Benny account fund balance and view recent activities, visit the “Coverage” section of www.healthtrustnh.org, click on the “My FSA Account” button and follow login instructions or call HealthTrust’s Enrollee Services Department toll-free at **800.527.5001**.

Can I withdraw cash from an ATM with my Benny Prepaid Benefits Card?

No, you cannot use your Benny Card to access cash from an ATM or get cash back from a merchant; the Card can only be used for purchasing qualified expenses.

What if my Benny Prepaid Benefits Card does not work at a point-of-service location or a merchant tells me the card was “declined”?

If either of these situations occurs, you may have to pay with another form of payment or call HealthTrust at 800.527.5001. Your card could be declined due to any of the following:

- The Card has not been activated.
- The Card has been used during the 24-hour period following activation.
- The merchant is encountering problems (e.g., coding or swipe box issues).

(over)

- The purchase cannot be determined as a qualified expense.
- You included non-qualified expenses with your qualified expenses. (Try the transaction again with the qualified expenses only.)
- There isn't enough money in your account to completely cover the expense.
- The Card was suspended because requested receipts were not received.

Can I use my Benny Prepaid Benefits Card for a healthcare bill marked "Patient Balance Due" that is for a healthcare service I received?

Yes, as long as you have sufficient funds in your account, the date of service falls within the current plan year and your healthcare provider accepts Visa debit cards. Just write your Card number on the healthcare bill statement and return it to your healthcare provider.

Can I purchase items online?

Yes, you can use the Benny Prepaid Benefits Card online for qualified expenses. Keep your itemized receipt following your purchase as you may be required to submit itemized receipts in order to verify that the transaction was a qualified expense.

Will I have to submit receipts for all purchases?

All charges made to the Benny Prepaid Benefits Card are only conditionally reimbursed until related receipts are received and approved by HealthTrust per Internal Revenue Service (IRS) regulations. Documentation is not required if the expense equals the copayment amount required by: 1) your employer's medical plan for a doctor's office visit, or 2) your employer's pharmacy plan for a prescription. Also, since the Card can work at retail stores that use an Inventory Information Approval System which can verify that a purchased item's SKU matches the IRS list of eligible expenses, documentation does not need to be submitted. Please contact HealthTrust's Enrollee Services Department at 800.527.5001 to find out if your preferred store has this capability.

What is an acceptable receipt to submit for documentation?

Receipts can be in the form of a bill, receipt of payment (from provider or insurer), explanation of benefits or a written statement from an independent, third party noting the service you incurred and its expense amount. All receipts submitted to HealthTrust should include the following IRS-required information:

- Name & address of service provider
- Date service & expense were incurred
- Name of person receiving the service
- Detailed description of service provided
- Amount charged for service

Receipts from Benny Prepaid Benefits Card transactions cannot be submitted as substantiation because they typically do not include all of the required information noted above. Also, if your employer allows over-the-counter items to be covered under your FSA plan, receipts must include the item's printed name; handwritten item names are not acceptable.

Will you remind me to submit receipts?

Once your Benny Prepaid Benefits Card transaction is reconciled, a notice will be emailed requesting a related receipt. A second reminder notice is emailed approximately 15 days later; a third reminder is mailed 20 days after the second notice is sent. If we do not have your e-mail address, two written reminders will be sent to your home address.

What happens if I don't submit receipts?

Since the IRS requires documentation for all debit card purchases, any transaction that is not substantiated will be considered ineligible and require repayment. Once a third reminder notice is mailed requesting receipt submission, your Benny Prepaid Benefits Card is blocked from use until HealthTrust receives the necessary documentation.

What if I lose my receipt or purchase something that is not eligible?

Contact the provider or merchant to obtain a duplicate receipt. Any purchase not substantiated or determined to be ineligible will require repayment. Once repaid, the amounts are credited to your FSA account and made available for future eligible purchases.

What if my card is lost or stolen?

Please contact HealthTrust immediately by calling 800.527.5001 or emailing fsa@healthtrustnh.org. A replacement card fee may apply.

Do I need a new Prepaid Benefits Card each year?

As long as you elect to participate each year, the Prepaid Benefits Card will be loaded with the new annual election amount at the start of each plan year for the Healthcare FSA or incrementally with each pay period for the Dependent Care Reimbursement Account.

NOTE: The terms of this FSA Program offering are subject to change without notice.

