



KNOWLEDGEABLE INNOVATIVE ESTABLISHED

Thank you for electing to use the Benny™ Card with your Health Care Flexible Spending Arrangement (FSA). Below are important details about how to use your Benny™ Card:

- **If you already have a Benny card from a previous plan year, you will not be sent new cards and you will not need to reactivate.**
- You will receive two cards, each in the name of the employee who is participating in the plan (eligible dependents may also use these cards)
- Your card will be reloaded with your annual election amount each year you elect to use the Benny™ Card, so DO NOT throw it away! A new Benny™ Card will be issued and sent to you automatically when your card expires (expiration date is indicated on the card)
- Be sure to activate your card immediately. Once you receive your card you may activate it online through our website or by calling the number on the sticker located on the front of your card.

Helpful guidelines when using your Benny™ Card:

- Use the Benny™ Card at your healthcare provider just like you would any other credit card; *do not use it as a debit card*. Be sure to save a copy of the receipt! You may be asked to submit the receipt to verify that the expense was eligible. This documentation must show the **date, type** and **cost** of the service or product that was purchased with your card (the credit card slip alone does not contain sufficient information).
- Flex-Plan will clear copays and items purchased at an IIAS participating retailer. IIAS retailers are grocery stores and retailers who have implemented a technology that verifies the eligibility of the item at point of sale. A list of IIAS Participating Retailers is located at <http://www.flex-plan.com/news.aspx> under Benny™ Card Information.
- If you use your Benny™ Card for an expense other than a copay or IIAS qualified purchase, you will receive an email statement at the beginning of the month which contains a Benny™ Expense Verification Statement. The statement will itemize previous month's charges that require substantiation.
 - If you do not use the card during a given month or if all of the charges were cleared by the Copay Matching System or IIAS, you will not receive an email statement
- Upon receipt of a Benny™ Card Expense Verification Statement, print and return to Flex-Plan Services with your receipt that verifies the eligible expense. Send via email, fax or mail.
- In the event that there are unresolved charges, your Benny™ Card will be temporarily suspended until you remit the requested documentation.

Health Care Reform Update. Effective January 1, 2011, over-the-counter (OTC) medicines and drugs will no longer be eligible under FSAs or HRAs unless you have a prescription from a licensed health care professional. OTC medicines and drugs include items such as Advil, Tylenol, allergy medicine, antacid, etc. Your Benny™ Card will be reprogrammed as of January 1, 2011 such that any OTC medicine or drug will not be authorized for purchase unless purchased at the pharmacy counter with a prescription. Items that are not OTC medicines or drugs (band-aid, gauze, saline solution, reading glasses etc.) will continue to be eligible after December 31, 2010 without a prescription and may be purchased with your Benny™ Card.

A dedicated staff of customer service agents is available to answer your inquiries, Monday through Friday, between the hours of 7:00 am and 5:00 pm (PT). You can reach our customer service at (425) 452-3500 or toll-free at (800)669-FLEX (3539). Benny™ Card inquiries can also be sent by email to flexplan@flex-plan.com.

Thank you.

Flex-Plan Services, Inc.