



IMPORTANT INFORMATION ABOUT BENIVERSAL®

What is a Beniversal® Card?

The Beniversal® MasterCard® Prepaid Card works much like a credit card, but allows you to use funds from your medical Flexible Spending Account (FSA) and Health Reimbursement Account (HRA) to pay for eligible medical expenses at the point-of-sale.

When can I start using my Beniversal MasterCard Prepaid Card?

- Before using your Card, you must activate and sign it (following the instructions that came with your Card).
- The Card can be used two business days after being activated.

What dollar amount is available on my Beniversal Card after I activate it?

The amount available for a Medical FSA = the total amount you elected for the current Plan Year minus any prior payments and reimbursements.
The amount available for an HRA = the total contributions posted to your Account minus any prior payments and reimbursements.

Where can I use my Beniversal Card?

Use your Card to pay for eligible medical expenses at qualified merchant locations that accept Debit MasterCard. You cannot use the Card at non-qualified locations, such as restaurants, gas stations and bookstores.

For a Medical FSA or Medical HRA, your Card can be used for eligible medical expenses for you, your spouse or your dependent and can typically be used at qualified medical providers such as:

- Doctors
- Pharmacies
- Dentists
- Orthodontists
- Vision centers
- Medical labs
- Podiatrists
- IIAS Merchants
- Chiropractors
- Medical supply stores
- Hospitals

The Card cannot be used for expenses that are not eligible for reimbursement under the Plan, such as teeth whitening, health club memberships and most cosmetic procedures. Be sure to check your Plan documents for additional details about eligible medical expenses.

What is an IIAS Merchant?

An IIAS Merchant is a merchant that has an Inventory Information Approval System (IIAS) which can identify eligible medical items at the checkout. The IIAS Merchant will split your transaction so that you can first pay for the eligible medical items with your Beniversal Card, and then pay for any non-eligible items with another form of payment. You will not usually need to submit a receipt to verify the eligibility of a purchase made at an IIAS merchant, but *save your receipt* just in case.

Can I use my Card to purchase eligible over-the-counter (OTC) items?

If you have a Medical FSA, eligible over-the-counter medical items can be purchased with your Beniversal Card. (This may also be true for an HRA; check your HRA Plan Highlights for details.) Note that OTC items may only be purchased with your Card at qualified merchants.

Can I use my Card to purchase prescription drugs?

Prescription drugs that are for medical purposes (and not for cosmetic purposes, for example) are considered eligible medical expenses.

- If you are at an IIAS supermarket, discount store or drug store, the merchant will do the work for you by automatically identifying all your eligible medical items at the checkout (including your prescription drug), and then allowing you to use your Beniversal Card to pay for those items.
- If you are at a non-IIAS drug store, you will need to:
 - Wait until the second business day after activating your Card to drop off your prescription at the pharmacy.
 - Pay for eligible prescriptions separately from other items. If you include any other items in your purchase, your transaction will either be declined or you will be required to submit substantiation for every item purchased.
 - Beginning 2009, your Card will not work at non-IIAS drug stores.
- If you are at a non-IIAS supermarket or discount store, your Card will not work. You will need to purchase your prescription with another form of payment and submit a claim for reimbursement.

What if I order my prescription through an online or mail order program?

Simply enter your Beniversal MasterCard number on the order form and submit it to the online or mail order company, just like any other MasterCard transaction.

If asked, should I select “Debit” or “Credit”?

Always choose “Credit”. Your Card has no PIN associated with it, so you must choose Credit when asked to select the kind of Card you are using.

What should I do with my receipts?

Save them! Since this Plan is regulated by the IRS, you may need to provide substantiation of an expense. If so, Benefit Resource will contact you to request an itemized receipt, bill, statement or insurance company Explanation of Benefits (EOB) that clearly shows the name of provider, type of service provided, date service was provided and cost of service. Requested documentation must be received by Benefit Resource within the timeframe indicated in the correspondence, or your Account and your Beniversal Card may be suspended.

How do I submit receipts to Benefit Resource?

Benefit Resource will contact you if an expense needs to be substantiated. If you receive notification, simply do the following:

- Complete the substantiation request form.
- Attach your itemized receipt, bill, statement or EOB that shows the provider name, type of service provided, date service was provided and your cost for the service. For prescription drugs, documentation must include the drug name.
- Mail the substantiation request form along with corresponding documentation to Benefit Resource within the indicated timeframe.

What happens if I cannot provide substantiation that my Card was used to pay for an eligible medical expense?

In order to comply with IRS regulations, the Plan must ensure that the Card is only used to pay for eligible medical expenses. Therefore, appropriate action must be taken if substantiation is not provided as requested. Such actions may include: (i) requiring you to reimburse the Plan for the unsubstantiated expense; (ii) suspending your Card; (iii) offsetting your future reimbursement claims by the amount of the unsubstantiated expense; (iv) suspending your eligibility to participate in the Plan; and (v) deducting the amount of the unsubstantiated expense from your wages on an after-tax basis.

Can I use the Beniversal Card to pay for a service before it is provided?

No. IRS regulations require that a service be provided before using FSA or HRA funds. (The IRS allows one exception to this rule: eligibility of orthodontia expenses can be based either on date of payment, date of service or payment due date on statements/coupons.)

Can I use the Beniversal Card if I receive a statement with a "Balance Due" for an eligible service?

Yes, as long as the payment is completed in the same Plan Year that the service was provided and you have sufficient funds in your Account.

Can I use my Card to pay for services that were provided prior to participating in the Plan?

No, IRS regulations do not allow this. The date of service determines whether the expense is eligible, not the date of payment. To be eligible for payment with your Card, a service must be provided in your current Plan Year and after you begin participating in the Plan.

What if a provider requires me to pay in full (e.g. in excess of my co-pay) at the point-of-sale?

Do not use your Beniversal Card if any part of the expenses will be reimbursed from another source. Pay the required amount with some other means and then, for any eligible amount not reimbursed elsewhere, submit a paper claim to Benefit Resource.

What are some reasons my Beniversal Card might not work at the point-of-sale?

- Your Card has not been activated.
- You used your Card before the second business day after activation.
- You have insufficient funds remaining in your Account to cover the entire expense.
- You attempted to purchase items that are not eligible expenses under the Plan.
- You attempted to use your Card at a non-qualified merchant.
- The merchant is not currently part of the Beniversal network.
- The merchant is encountering problems (such as coding or swipe box issues).
- The home address you gave the merchant did not match the address on file with your Beniversal Card.

What should I do if I cannot use my Beniversal Card at the point-of-sale?

Use another form of payment for the eligible item(s) and then submit a claim to Benefit Resource requesting reimbursement of the expense. A claim form is available at the website indicated on the back of your Card.

How do I know how much is in my Account?

To view your Card transactions, claim reimbursements and current balance, go to the website listed on the back of your Card. Or call the toll-free number on the back of your Card, Monday thru Friday from 8 am to 8 pm (Eastern Time). Checking your Account balance before using the Card will help ensure you have sufficient funds to cover your entire purchase.

What if an expense is more than the amount left in my Account?

If an expense is more than your remaining Account balance and the merchant submits a request for the entire expense, the request will be declined. You may be able to split the cost by telling the clerk you wish to use the Beniversal Card for the exact amount left in your Account and then pay for the remaining amount separately. If the merchant does not allow a split transaction, you will need to use another form of payment and submit a claim to Benefit Resource.

Do I need a new Beniversal Card each Plan Year?

No. As long as you continue to participate in an FSA and/or HRA each Plan Year, you can continue using your Card through the expiration date on the Card.

- HRA funds will be loaded on your Card per your HRA Plan Highlights.
- Your new Medical FSA election will be loaded on your Card at the beginning of each new Plan Year. Current Plan Year payments with the Card will use current Plan Year funds. Any remaining Medical FSA balance from the prior Plan Year will no longer be available on the Card, so you will need to submit eligible claims for reimbursement from the prior Plan Year.

What happens if I terminate employment or cease participation in the Plan?

Your Card will be automatically cancelled when you stop working for the Employer or cease to be eligible to participate in the Plan. Claims for eligible expenses may be submitted for reimbursement per your Plan Highlights.

Where do I go for answers to my questions?

Information is available 24/7 at the website shown on the back of your Beniversal Card. The Benefit Resource Participant Services Department is also available Monday through Friday from 8 am to 8 pm (Eastern Time) at the toll-free number on the back of your Card.

What if I lose my Card or need another one?

To minimize unauthorized use of your Card, be sure to report a lost Card immediately by calling Benefit Resource at 1-800-473-9595. You can request replacement Cards at the same number. Note that there may be a fee associated with replacing a Beniversal Card.

**To learn more about the Beniversal card and to review Plan Documents or account activity,
visit the Benefit Resource website at www.BenefitResource.com**



The Employer maintains a Plan Document; if anything in this document conflicts with the Plan Document, then the Plan Document controls.