



BENNY CARD & AUTOMATIC REIMBURSEMENT FAQS

Following are paragraphs of answers related to these topics:

1. What is a Benny Card?
2. What are the problems associated with the Benny Cards?
3. What is Automatic Reimbursement?
4. What are the problems associated with Automatic Reimbursement?
5. Do I need to save all receipts?
6. How do I receive reimbursement for mileage?
7. What items qualify for the HCSA?

1. What is a Benny Card?

A Benny Card looks like a credit card and works like a phone card. It carries a balance that relates to the funds remaining in the account. For example, if you enroll for a \$1,000 Healthcare Spending Account and use the Benny Card on January 2nd for a \$100 ED co-pay, they swipe your card and immediately \$900 would remain in the account. The balance declines till no more remains.

2. What are the problems associated with the Benny Cards?

If a Benny card purchase doesn't match (to the penny), our benefit administrator will demand substantiation and if not provided, UMR will shut the card down forcing submitting paper requests until it is cleared up.

3. What is Automatic Reimbursement?

Automatic Reimbursement is a method to automatically receive a check in the mail every time you pay a deductible, co-pay, or co-insurance. As UMR processes the bills, they are aware whenever you make a payment. After processing the claim, they can email the HCSA department indicating your claim and authorizing payment directly to you.

4. What are the problems associated with Automatic Reimbursement?

In order for Automatic Reimbursement to work, you need to be on our medical and/or dental plans. The same is true with your family members. Therefore, if you or your family members aren't on our insurance plans, automatic reimbursement cannot work.

5. Do I need to save all receipts?

Yes, save all receipts, even those from Benny Card usage and from Automatic Reimbursements.

6. How do I receive reimbursement for mileage?

You should keep a mileage log showing date, # of miles and medical purpose for the travel. You will need to submit this in paper form (not Benny Card or Automatic Reimbursement).

7. What items qualify for the HCSA?

On the reverse side is the listing of allowable expenses. The IRS maintains the listing and it is subject to change.

Typical Eligible Expenses

Acupuncture
Alcoholism treatment program
Ambulance
Artificial limbs
Artificial teeth
Birth control pills
Braille books (add'l cost)
Car modification for disability
Childbirth classes (mother)
Chiropractic care
Christian Science practitioners
Co-insurance charges
Contact lenses/supplies
Crutches
Deductibles/co-pays
Dental treatments
Drug Addiction treatment
Eyeglasses
Hearing aids and batteries
Hospital fees
Laboratory fees
Massage therapy
(if prescribed by MD for specific diagnosis and provided by a licensed therapist)
Medical services by a licensed practitioner
Medical mileage (\$.19 in 2010)
Nursing Home charges
Operations
Optometry
Optical care
Organ transplants
Orthodontics
Osteopathic treatment
Oxygen
Physical Exams
Prescription drug co-pays
Prescription vitamins
Prosthesis
Psychiatric care
Radial Keratotomy
Sterilizations
Wheelchair
Xrays