



## 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 2<sup>nd</sup> 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