

## *Benny Card ABCs*

Employees who have enrolled in the Spending Accounts realize there is a UMR reimbursement form available. An alternative and very attractive method is to use a BENNY CARD. The Benny Card is simple to use when paying for well visit office co-pays, prescription drug co-pays, balances remaining after the insurance has paid, and certain “over the counter” healthcare products

Here are the steps for obtaining and using the Benny Card:

- At Open enrollment, you indicate you want a Healthcare Spending Account and, at the same time, that you want a Benny Card.
- You will receive two cards (both in your name) that look like credit cards.
- When you incur an expense that requires a co-pay (i.e. office visit or Rx purchase) or is for qualified over-the-counter healthcare products, you give the card to the provider and the cost is deducted from your Healthcare Spending Account balance. If you are paying for a hospital stay or a dental/orthodontic visit, the Benny card should not be used until after the claim has been submitted to your insurance company and you should apply ONLY the remaining charge onto your Benny card (in most cases, you would receive an Explanation of Benefits (EOB) or notification from the hospital).
- You do not need to automatically submit the receipts to UMR. They will contact you if a copy is needed. THEREFORE, be sure to save every receipt.
- If your spending account is completely used, DO NOT discard the Benny Card. The same card can be re-coded the next year with your new spending account balance.
- Your Benny card can be used ONLY in the year of service.... Don't try to use your card in January 2009 for charges incurred in November 2008... those should be sent through the mail with a reimbursement form.

Please note: If you use your Benny Card and do not submit the requested receipts to UMR, the Benny card will be deactivated until substantiation is complete. The IRS dictates the rules for the use of the Benny Card.