

Benny Card

Frequently Asked Questions

When will I receive my Benny Card?

Cards will be mailed to your home address approximately 14 business days after we receive your debit card application and will not be ACTIVE until the first day of your new plan year. Be on the lookout because Mastercard requires that the envelope return address be non-descript. It will only say "3510 Irwin Simpson Road, Suite B, Mason, Ohio 45040." It will not say CBCA Flex or Benny Card on the outside of the envelope. Be careful not to throw your envelope away before opening it. Be on the look out for your card in the mail. Please note: If you request an additional card for your spouse or dependent, it will not be sent until after the plan year starts and will arrive separately from the primary card.

How do I use the Benny Card?

You may use the card like a credit card when you pay for eligible expenses at the point-of-service using funds from your qualified reimbursement account. The funds are automatically deducted from your reimbursement account balance and you still need to submit substantiation for your expense. The advantage is that you receive the money at the point-of-service instead of having to pay out of your own pocket, and then wait for a reimbursement to be sent of you.

Where can I use the Benny Card?

The card will only work at locations with eligible merchant category codes. Examples of merchants accepting the debit card are as follows:

- ✓ In-Store Pharmacies (i.e. supermarkets, retail stores, discount stores) ... your card should work at the pharmacy counter only!
- ✓ Medical and Dental Physicians
- ✓ Vision Care Providers
- ✓ Medical Facilities
- ✓ Medical Clinics
- ✓ Hospitals including Emergency Rooms
- ✓ Dependent Care Providers vendors who accept MasterCard/Visa
- ✓ And more!

Do I need to keep my receipts for the things I purchase with my Benny Card?

Yes. It's important to keep ALL original receipts in an envelope or folder in your home. You should keep the originals and send or fax copies to CBCA Flex as required.

When I use my Benny Card, should I select Debit Card or Credit Card when swiping at the point of sale?

Even though this card is legally considered a “debit card,” the card should be swiped as a “credit card” at the point of sale. When selecting a card type on a MasterCard swipe box, select “credit card” not “debit card.” A pin number is not required for this card.

Do I need to fax or mail in follow-up substantiation to CBCA Flex after I use my debit card?

Yes, you need to fill out the CBCA Flex Debit Card Substantiation Form and attach the required debit card receipts--except in certain cases.

When are follow up receipts NOT required?

IRS guidelines require the submission of documentation to prove the expense was an eligible expense even when you use your Benny Card, unless:

- ✓ The expense matches your employer’s medical plan* doctor office visit copay(s)
- ✓ The expense matches your employer’s medical plan* pharmacy copay(s)

*the card will ONLY work for the sponsoring employer’s health plans. An individual covered under another health plan cannot utilize the co-pay auto-adjudication feature.

What if I’m buying two prescriptions at once? Should I swipe the card twice so that each co-pay matches?

Yes. If you are buying two prescriptions or have two family doctor visits at the same time, please have your doctor’s office or pharmacy swipe your Benny Card separately for EACH family member visit or prescription individually – this will prevent you from having to submit your receipts after using your Benny Card for co-pays at the doctor’s office or pharmacy.

What if I use my card at an approved provider and it still doesn’t work?

You may be at an approved provider but an incorrect Merchant Category Code (MCC) has been loaded onto the credit/debit card machine. At that point, you will need to call our toll-free number on the back of your Benny Card during normal business hours. The CBCA Flex customer service representatives will be able to do an over-ride so that the swipes from that vendor can be approved.

What types of receipts are acceptable as substantiation for my purchases?

IRS approved documentation includes a copy (please keep the original documentation for your records) of an EOB (Explanation of Benefits) from your medical/dental insurance carrier and/or a receipt from your provider.

What information needs to be on my receipt?

The IRS requires the following detailed information be included on your receipt:

1. The date the service was provided or incurred. For FSA purposes according to IRS regulations, “incurred” means the date(s) that you, the participant or your eligible dependent(s) is provided with the care that gives rise to the expense – not the date when you are formally billed, charged or pay for the care.
2. Description of the service provided – procedure performed/condition treated/item purchased
3. Total cost of services provided that are not covered under the insurance plan

What types of documentation are NOT acceptable?

The following types of documentation are NOT acceptable according to IRS guidelines:

1. Cancelled checks
2. Credit card statements or credit card receipts
3. Balance forward statements
4. In the event you need to submit claims documentation after you've used your Benny Card, the claims documentation must be submitted with a completed Debit Card Substantiation form. Please do NOT mail your original documents – submitting a copy is acceptable.

What if I fail to submit my follow up receipts?

If you do not submit the required substantiation within 30 days, a reminder letter or email will be sent to you. If you fail to send in the documentation within 60 days, your card will be cancelled at will by your employer or by CBCA Flex.

What if I use my card for ineligible expenses? Do I have to repay this money?

If you use your card for ineligible expenses, you will be required to pay back to CBCA Flex the amount that was not covered by your plan. If you do not repay amounts used for ineligible expenses, your employer and/or CBCA Flex has the right to cancel your card and deduct this amount from your paycheck.

Will my card also work for Dependent Care expenses?

Yes, but there are drawbacks to using the card for dependent care expenses. If a Dependent Care expense is swiped for an amount that is larger than the amount credited to your account so far, then the card will deny your claim. Because IRS Guidelines prohibit the advancement of Dependent Care Account funds, it may be difficult to use the card for these expenses—unless you first allow a one-month balance or more to accrue in your account before swiping your card, so that a reasonable balance is first established.

How can I order a 2nd card for my spouse or dependent?

A second card can be requested by calling CBCA Flex. There is an additional \$5 one-time charge for a second card or replacement card. The one-time \$5 fee will automatically be deducted from your FSA account. Please do not send money to CBCA Flex or your employer to cover the cost of the additional card.

Who do I contact for more information?

If you require any assistance with your debit card, then please contact:

CBCA Flex
3510 Irwin-Simpson Road
Suite B
Mason, OH 45040

Toll-free: (866) 754-1722
Fax: (866) 754-1833
Email: CBCAFlex@cbca.com
Website: www.cbcaflex.com