



## When you use your Benny card, it's important to save your receipts!!

Your Benny Card will definitely help improve your cash flow for medical expenses. Although some of the expenses you incur can be automatically validated, this won't always be possible. In these instances, to comply with IRS regulations which govern the use of the card, you will receive a letter of notification asking you to furnish an itemized receipt to verify the expense. When you receive such a request, make sure you submit the receipts as soon as possible to avoid having your card suspended until receipts have been submitted and approved.

You might receive a letter requesting an itemized receipt when:

- The card is used to pay a coinsurance bill from a provider (for amounts not covered by insurance) that is not a standard co-pay
- You or your dependents are not covered by your employer's health plan
- Ineligible items are purchased with FSA-eligible items in a pharmacy, medical, dental, or vision location
- Over-the-counter items are purchased from stores that do not electronically identify FSA-eligible items.

### **What is an itemized receipt?**

An itemized receipt must include:

- ✓ Merchant or provider's name
- ✓ Patient's name
- ✓ Services received or items purchased
- ✓ Date of service
- ✓ Amount of expense that is the patients' responsibility after all applicable insurance has been considered

*Cancelled checks, card transaction receipts, or previous balance receipts are not valid.*

# OH BENNY! What should I do?

I made a charge at my local **pharmacy**.

1. If the charge was for your Plan's standard prescription co-pay, retain an itemized receipt for your records.
2. If the charge is for 'over the counter' medicine and supplies at a pharmacy that does not electronically identify FSA-eligible items, retain an itemized receipt for your records. Wait for Meritain's request for substantiation and fax the itemized receipt to 888-837-3725.

I made a charge at the **Doctor's office**.

1. If the charge was for the Plan's standard office visit co-pay, retain an itemized receipt for your records.
2. If the charge is less than or greater than the Plan's standard office visit co-pay, ask for an itemized receipt. Wait for Meritain's request for substantiation and fax the itemized receipt to 888-837-3725.

I made a charge at the **Dentist/Orthodontist office**.

1. Ask for an itemized receipt. Wait for Meritain's request for substantiation and fax the itemized receipt to 888-837-3725.
2. Orthodontic charges will need a copy of the orthodontic contract sent to Meritain.

I made a charge at the **Chiropractor office**.

1. If the charge was for the Plan's standard office visit co-pay, retain an itemized receipt for your records.
2. Ask for an itemized receipt and a letter of medical necessity if supplements were purchased. Wait for Meritain's request for substantiation and fax to 888-837-3725.

I made a charge at the **Home Health** provider for durable medical goods.

1. Ask for an itemized receipt. Wait for Meritain's request for substantiation and fax to 888-837-3725.

I made a charge to a provider for **new glasses or contacts**.

1. Ask for an itemized receipt. Wait for Meritain's request for substantiation and fax to 888-837-3725.