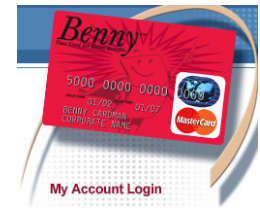


Important Information for Cardholders!



Before activating your card, READ this important information for cardholders!

Benny™ makes it easier to access the money you've set aside in your Health Care FSA and/or Health Reimbursement Account (HRA). Be sure to review your plan documents to learn more about where and with what you can use your Card. Or call the number on the back of your Card if you need more information.

To use your Benny™ MasterCard® Card successfully at the pharmacy, remember:

- You need to wait until the next business day after activating your Card to drop off your prescription at the pharmacy
- Your Card must be activated prior to the order or purchase date of your prescriptions.
- The Benny™ Card must be presented for payment within 30 days after you have given your prescription to the pharmacist to be filled
- Your Benny™ Card can only be used to pay exact amounts you owe for prescriptions covered by your health plan
- Beginning January 1, 2008, the IRS is requiring all grocery stores, discount stores, and online pharmacies to have an Inventory Information Approval System (IIAS) in place similar to the system Walgreens, Wal-Mart, and Sam's currently have in place. The system automatically recognizes and separates eligible and ineligible purchases. These purchases will not require you to submit a receipt. The card will only work at merchants that have the IIAS System. Pharmacies are exempt from implementing the system until January 1, 2009. Therefore, OTC items purchased at pharmacies may require a receipt. You still have to save all of your receipts, as this is an IRS governed plan. Please visit our website www.beneflexhr.com and click on the IIAS icon to access a list of participating merchants.
- The BenefLEX Card may be used for your spouse and dependents listed on your income tax return.
- Save your Itemized Receipts! Save all receipts. Your Plan Administrator may contact you to submit a receipt to verify an expense. To meet IRS requirements if such receipts aren't sent to the administrator in the timeframe indicated in the correspondence, your Card may be suspended until the issue is resolved.

So, look below for more important information about your Benny™ Card and keep this as a handy reference when using Benny™!

You need to activate your Benny™ Card before you can use it!
Call the toll free number on your Card activation sticker or visit the website on the back of your Card.

Activating Your Card

How do I activate the Benny™ Card?

Call the toll free number on the activation sticker on your Card, or visit the web site listed on the back of your Card. You only need to activate one Card. Each user needs to sign one Card with his or her name.

When can I start using my Benny™ Cards?

The Cards can be used the next business day following when you activate it.

What dollar amount is on my Benny™ Card when I activate it?

Once you activate, the dollar value on your Card will be the annual full amount you elected to contribute to your Health Care FSA during your annual benefits enrollment and/or the total value of your HRA minus any reimbursement made prior to the Card activation or the balance in your account at the time of activation. It's from those amounts that eligible FSA and/or HRA expenses will be deducted as you use your Card or submit manual claims. Prior to each use, it's a good idea to visit the web site or call the number listed on the back of your Card to check the amount remaining in your account.

If asked, should I select "Debit" or "Credit"?

The Benny™ Card is actually a "stored-value" Card. Since there is no "stored value" selection available, you'll select Credit. You do not need a PIN# and you cannot get cash with the Benny™ Card. You'll need to sign the receipt. And be sure to save your itemized receipt in a safe place!



Using The Card

Where can I use my Benny™ Card?

Your Benny™ Card is for use at merchant locations that accept MasterCard where you incur qualified health-related expenses. Typically, you can use your Benny™ Card at

- Doctors
- Podiatrists
- Pharmacies
- Chiropractors
- Dentists & Orthodontists • Medical supply stores
- Vision centers
- Hospitals
- Medical labs

and for qualified, out-of-pocket health care expenses, such as

- Co-payments, coinsurance, deductibles
- Dental & orthodontic expenses
- Vision expenses & Lasik surgery
- Hospital charges

(Some examples of health care expenses not qualified are most cosmetic surgeries, teeth whitening and health club memberships.)

Remember to review your employer's plan documents or call the number on the back of your Card to learn more about where to use your Benny™ Card. (You can't use the Card at non-health related MasterCard locations, such as restaurants, gas stations, and bookstores).

What if I order my prescription through an online or mail order program?

Simply enter the Benny™ Card number on the order form and submit it to the online or mail order company, similar to any other MasterCard transaction.

What are some reasons my Benny™ Card might not work at point-of-service?

1. Your Card has not been activated.
2. You used your Card before waiting until the next business day after activation.
3. You have insufficient funds remaining in your FSA and/or HRA to cover the entire expense.
4. You've included non-prescription items at the pharmacy – retry the transaction with the prescriptions only.
5. You purchased non-covered prescriptions at the pharmacy.
6. You presented the Card for payment more than 30 days after you gave your prescription to the pharmacist to be filled.
7. The merchant is encountering problems (such as coding or swipe box issues).
8. The home address you gave the merchant did not match the address on file in your Human Resources Department.

How will the Benny™ Card work with OTC drugs?

Beginning January 1, 2008, the IRS is requiring all grocery stores, discount stores, and online pharmacies to have an Inventory Information Approval System (IIAS) in place similar to the system Walgreens, Wal-Mart, and Sam's currently have in place. The system automatically recognizes and separates eligible and ineligible purchases. These purchases will not require you to submit a receipt. The card will only work at merchants that have the IIAS System. Pharmacies are exempt from implementing the system until January 1, 2009. Therefore, OTC items purchased at pharmacies may require a receipt. You still have to save all of your receipts, as this is an IRS governed plan. Please visit our website www.beneflexhr.com and click on the IIAS icon to access a list of participating merchants.



Using The Card *(Continued)*

Can I use the Benny™ Card if I receive a statement with a “Patient Balance Due” for a medical service?

Yes. As long as you have sufficient funds in your Health Care FSA and/or HRA for the balance due, simply write the Benny™ Card number on your statement and send it back to the provider. Services rendered during a prior plan year cannot be placed on the Card and, therefore, must be submitted via a manual claim. Be sure to save all documents in case you are asked by your administrator to submit these to verify a transaction.

How do I use my Benny™ MasterCard® Card when a provider requires me to pay in full (in excess of my co-pay) at point of service?

You should not use your Benny™ Card if you plan to submit the expense to your health plan. You should pay the required amount with some other means at the point-of-sale and send the claim to your health plan. Then, for any amount not reimbursed by your health plan, submit a manual claim to your Plan Administrator.

Can I use my Benny™ Card to pay for services incurred in a previous plan year?

No, the IRS regulations do not allow you to use your current FSA and/or HRA for previous plan year expenses. You'll need to submit a manual claim to your Plan Administrator.

How do I know how much is in my FSA and/or HRA account?

You can visit the website listed on the back of your Card to view your account activity and current balance “24/7”. You will be able to view both transactions made by the Card or those made by sending in a claim form. Or, you can call your Plan Administrator at the phone number on the back of your Card to obtain your current balance. It's a good idea to know your account balance each time before you make a purchase with the Benny™ Card to be sure you have sufficient funds to cover your entire expense.

What if I have an expense that is more than the amount left in my Health Care FSA and/or HRA?

If the expense is more than your remaining FSA and/or HRA balance and the merchant puts through a request for the entire expense, the request will be declined. You can split the cost by telling the clerk you wish to use the Benny™ Card for the exact amount left in your FSA and/or HRA and then pay for the remaining amount separately. Or, you may pay the entire amount by a means other than Benny™ and submit a manual claim to your Administrator. By checking your account balance often, you will have a good idea of how much is available in your FSA and/or HRA.

Do I need a new Benny™ Card each year?

No. As long as FSAs and/or HRAs remain part of your benefit plan and you elect to participate each year, your Benny™ Card will be loaded with your new annual election amount at the start of each plan year.

Where do I go for answers to my questions?

You can log on to the web site listed on the back of your Card for loads of information. You can also call your Plan Administrator at the phone number shown on the back of your Benny™ Card.

What if I lose my Card or need another one?

A replacement Card is \$10. You can request a replacement Card through your Plan Administrator.

Enjoy using your Benny™ Card! It makes FSAs/HRAs Fast. Easy. Automatic!