



FREQUENTLY ASKED QUESTIONS

Beniversal Card

GENERAL BENIVERSAL® PREPAID MASTERCARD® FAQs

WHAT IS A BENIVERSAL CARD?

The Beniversal® Prepaid Mastercard® is a prepaid card that is linked to the employer benefit plans associated with your card. Your Beniversal Card may allow you to pay for eligible expenses from your Medical or Limited Medical Flexible Spending Account (FSA), Health Reimbursement Account (HRA) or Limited HRA. Please see your Plan Highlights/Specifications to see what accounts are available on your card.

WHEN CAN I START USING MY BENIVERSAL CARD?

Before using your card, you must activate and sign the card; following the instructions received with your card.

- For FSA and HRA: wait to use the card on or after your effective date in the plan.

WHAT DOLLAR AMOUNT IS AVAILABLE ON MY BENIVERSAL CARD AFTER I ACTIVATE IT?

- For an HRA, the amount available = the total funds posted to your current plan year account minus any prior payments and reimbursements.

WHAT TYPE OF EXPENSES CAN I PAY FOR WITH THE BENIVERSAL CARD?

Always refer to your plan's documentation to see what expenses are allowed under your plan. Do not use your card for ineligible expenses. For an FSA, HRA and/or HSA, expenses must be for eligible medical services/items.

- FSA and HRA expenses may be for you, your spouse, or your eligible dependent(s), unless otherwise restricted by your plan. Do not use your card for ineligible expenses, such as teeth whitening, health club memberships or cosmetic procedures.

CAN I PAY MY MEDICARE PART D EXPENSES WITH THE CARD?

Yes, your BNV card can be used to pay your Medicare expenses, but you will receive a notice from us asking for a receipt for substantiation. You can provide a copy of your premium bill, statement or invoice from your provider, as long as the time period covered for the premium and the amount on the document matches what was paid with your card. Documents can be uploaded to BRIWEB or BRIMOBILE or set to us by mail.

IF ASKED AT THE CARD TERMINAL, SHOULD I SELECT "DEBIT" OR "CREDIT"?

- Select CREDIT to sign for the purchase or DEBIT to enter a PIN. To request a PIN, call (855) 247-0198.
- There is no ATM or cash access associated with this card.

CAN I USE THE CARD TO PAY FOR A SERVICE BEFORE IT IS PROVIDED?

No. IRS regulations require that a service be provided before paying for it with medical account funds. The IRS allows one exception for medical account funds: If orthodontia expenses are eligible under your plan, payments can be based either on date of service or payment due date.

CAN I USE THE BENIVERSAL CARD TO PAY A BILL THAT HAS A “BALANCE DUE” FOR AN ELIGIBLE SERVICE?

Yes, as long as the payment is completed in the same plan year that the service was provided. However, if follow-up documentation is requested for the expense, itemized detail will need to be provided as explained above.

CAN I USE MY CARD TO PAY FOR SERVICES THAT WERE PROVIDED PRIOR TO PARTICIPATING IN THE PLAN?

No, IRS regulations do not allow this. The date of service determines whether the expense is eligible, not the date of payment. A service is only eligible if it is provided in your current plan year and after you begin participating in the plan.

WHAT IF MY CARD DOES NOT WORK AT THE POINT-OF-SALE?

Merchants will sometimes experience “blips” in their system that may cause your card to fail. We suggest having them try the swipe again. If it still doesn’t work, for FSA or HRA plans, you may pay with another form of payment and submit a claim to BRI for reimbursement. If you know you have an available balance, you have activated your card and it is still not working, order a replacement card through BRIWEB or by calling our Participant Services Center.

WHAT ARE SOME REASONS MY BENIVERSAL CARD MIGHT NOT WORK AT THE POINT-OF-SALE?

- Your card has not been activated.
- Your account balance is less than the full expense.
- You attempted to purchase items not eligible under your plan.
- You attempted to use your card at a non-qualified merchant.
- The merchant is not registered in an eligible network.
- The merchant is having technical problems.
- The address you gave the merchant does not match the address on file with your card.

WHAT IF AN EXPENSE IS MORE THAN THE AMOUNT REMAINING IN MY ACCOUNT?

- If the merchant can do a split transaction, tell the clerk you wish to use the Beniversal Card for the exact amount left in your account. Pay for the remaining amount with another form of payment. For FSA, HRA, HSA and eligible CBP expenses, you can request reimbursement from the applicable account.
- If the merchant cannot do a split transaction, you will need to use another form of payment. For FSA, HRA, HSA and eligible parking and vanpooling expenses, you can request reimbursement from the applicable account.

HOW CAN I FIND THE BALANCE ON MY BENIVERSAL CARD?

- Call Benefit Resource Participant Services, (800) 473-9595, Monday - Friday, 8am to 8pm (Eastern Time).
- Go to BenefitResource.com (24/7) and click on “Participants”. Log in with your Login ID and Password.

WHAT IF I LOSE MY BENIVERSAL CARD?

- Report a lost card immediately by logging into BRIWEB and reporting lost/stolen or by calling Benefit Resource at (800) 473-9595. You can request replacement cards at the same time.

HOW LONG CAN I CONTINUE USING MY BENIVERSAL CARD?

You can continue using your card through the expiration date on the card as long as you continue to participate in your employer sponsored plan.

- For an HRA, your funds will be available on your card per your HRA Plan Highlights. If you terminate employment or stop participating in the plan, you will not be able to access funds using the card. Claims for eligible expenses may be submitted for reimbursement per your Plan Highlights.

BENIVERSAL CARD HRA FAQs

WHAT CAN I PURCHASE WITH MY BENIVERSAL CARD?

- Use your card to pay for medical expenses that are eligible under your plan. Check the plan information from your employer for additional details.
- Do not use your card for ineligible expenses, such as teeth whitening, health club memberships or cosmetic procedures.
- Expenses must be for you, your spouse, or your eligible dependent(s), unless otherwise restricted under your employer's plan.
- General information about eligible expenses is available at BenefitResource.com.

WHERE CAN I USE MY BENIVERSAL CARD FOR ELIGIBLE MEDICAL EXPENSES?

Your card will work at Qualified Merchants who accept Debit Mastercard. Qualified Merchants include medical providers such as: chiropractors, doctors, dentists, hospitals, medical labs, medical supply stores, orthodontists, podiatrists, vision centers, IIAS merchants and 90% merchants.

WHAT IS AN "IIAS" MERCHANT?

An IIAS merchant has an Inventory Information Approval System (IIAS) that automatically identifies eligible medical expenses. A list of IIAS merchants is available at BenefitResource.com. For an FSA/HRA, you usually will not need to submit a receipt to verify the eligibility of a purchase made at an IIAS merchant but save your receipt just in case. Here's how it works:

- Have the sales clerk total your entire purchase.
- Use your Beniversal Card first, which will automatically pay for the eligible medical items.
- Use another form of payment for the remaining amount.

WHAT IS A 90% MERCHANT?

A 90% merchant has registered with a national organization, certifying that 90% or more of its revenue is from the sale of eligible medical items. (If a merchant has more than one location, each location must be registered.) A list of 90% merchants is available at BenefitResource.com.

- For an FSA/HRA, you usually will need to submit a receipt for a purchase made at a 90% merchant, so save your receipt.

WHAT IF A PROVIDER REQUIRES ME TO PAY IN FULL AT THE POINT-OF-SALE FOR A MEDICAL EXPENSE, EVEN IF PART OF THE EXPENSE WILL BE PAID FROM ANOTHER SOURCE?

Do not use your Beniversal Card if any part of the expense will be reimbursed from another source (such as your health insurance carrier). Pay the required amount with some other means and request reimbursement from the applicable account.

CAN I USE MY CARD TO PURCHASE OVER-THE-COUNTER (OTC) ITEMS?

If your Medical FSA is on the Beniversal Card, eligible OTC medical items can be purchased with your card. Examples of OTC items are available at BenefitResource.com.

- For an HRA, check your plan's documentation to see if OTC expenses are eligible.

WHAT IF I ORDER MY PRESCRIPTION THROUGH AN ONLINE OR MAIL ORDER PROGRAM?

When payment information is requested for a prescription service, you can simply provide your Beniversal Card number and related account details.

WHAT SHOULD I DO WITH MY RECEIPTS WHEN I USE THE CARD FOR FSA OR HRA MEDICAL SERVICES/ITEMS?

SAVE YOUR RECEIPTS! In fact, save all documentation related to medical expenses paid with your Beniversal Card. The documentation must include provider name, type of service, date of service and cost of service. (For prescription drugs, documentation must include the drug name.) Credit or debit card information should not be included when submitting documentation.

- IRS regulations require all FSA/HRA transactions to be verified for eligibility.
- The technology built into your card provides a way to verify many card transactions automatically.
- When a card transaction cannot be verified automatically, the IRS requires that you submit follow-up documentation. Benefit Resource will contact you when this is necessary. This often happens if you use the card for the following: (1) Dental and vision expenses, (2) Expenses that are not co-payments under your employer-sponsored health insurance plan, and (3) Expenses at a 90% merchant.

WHAT IF I LOSE MY FSA OR HRA RECEIPTS?

See if your provider or insurance company can provide copies for you. If you cannot provide the document(s) requested by Benefit Resource or if an expense is ineligible, you may repay the expense or provide a substitute claim to offset it. If you take no action: (1) your FSA and/or HRA may be suspended, (2) your eligibility to participate in the plan may be suspended, and/or (3) the amount of the expense may be deducted from your wages on an after-tax basis. Card purchases not verified as an eligible expense will be reported as taxable income, per IRS regulations.

WHEN A PLAN YEAR ENDS, WILL FUNDS FROM THAT PLAN YEAR STILL BE ON MY CARD?

- For an FSA or HRA, see your Plan Highlights to determine the time frame that funds are available after the end of the plan year and how to access those funds.