

Don't Think A
Flexible Spending Account
Is Right For You?

Think Again



Save time,
money and
paperwork!

With the Benny™
Prepaid Benefits Card,
your FSA is:

Cash flow friendly – No
cash to pay
at the time of purchase

Easy – Simply a swipe of
the Card

Fast – Funds auto-
matically deducted
from your FSA

Save your receipts –
Verification of eligible
expenses is required by
the IRS.

Simple to track –
Your current balance
available online 24/7

**What are YOU waiting
for?**

**Sign up during open
enrollment and let your
savings begin!**



Yes, it's that time of year again, and a Health Care Flexible Spending Account (FSA) is being offered as part of your benefits program. An FSA allows you to redirect a portion of your salary on a pre-tax basis to pay for eligible out-of-pocket health care expenses. Access to your FSA will be as easy as a swipe of a Card, and the more you put into it, the more you save. So, if you haven't considered an FSA in the past, it pays to take another look.

Your FSA can include The Benny™ Prepaid Benefits Card, the fast and easy way to access your account.

An FSA is a good idea, and here's a feature that makes it even better – the Benny™ Prepaid Benefits Card. The Card contains the value of your annual Health Care FSA election amount, so you can use Benny to pay for eligible out-of-pocket medical expenses such as:

- Prescription copayments and eligible over-the-counter (OTC) items
- Mail-order prescription invoices and online pharmacy statements
- Doctor and emergency room copayments
- Vision services and eyeglasses

The out-of-pocket expenses for your dental plan are automatically transferred to your FSA; therefore, the Benny™ card cannot be used for dental expenses.

Say hello to Benny and good-bye to “paying twice.”

Using the Card helps you keep cash in your wallet. You'll never “pay twice” with the Card – first from your paycheck into your FSA and then again at the time of purchase. You can check balances or account details online anytime, or with a quick phone call.

Benny draws on the value of your annual election amount. It gives you an easy, automatic way to pay for qualified healthcare expenses not covered by your health insurance. Each time you incur a qualified healthcare expense at a health related business (like a pharmacy or doctor's office) that accepts Visa®, simply swipe your Card and the amount of your eligible expense will be automatically deducted from your account.

Save all of your receipts – the IRS requires the submission of documentation to verify the expense was an eligible expense even when you use you Benny™ card. You will receive a letter when we need more information.

Already have an FSA? Perhaps now is the time to increase your contributions.

An FSA is a valuable benefit – and the Card can make it even better. If you're not currently participating in a Health Care FSA, now's the time to enroll!

The same card can be used with your HRA too!