

(1) What is a Beniversal® Card?

The Beniversal® Prepaid Mastercard® allows you to use funds from your Medical Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA) to pay for eligible medical expenses at qualified merchants that accept Debit Mastercard.



(2) When can I start using my Beniversal Card?

Before using your card, you must:

- Activate and sign the card (follow the instructions received with your card).
- Wait to use the card on or after your effective date in the plan.

(3) What dollar amount is available on my Beniversal Card after I activate it?

- The amount available for a Medical FSA = the total amount you elected for the current plan year minus any prior payments and reimbursements. Check your plan documents to determine if prior year funds are available on the card.
- The amount available for an HRA = the total funds posted to your current plan year account minus any prior payments and reimbursements.

(4) Where can I use my Beniversal Card?

Your card will only work at Qualified Merchants who accept Debit Mastercard. Qualified Merchants include medical providers such as:

- | | | | |
|-----------------|-------------------------|------------------|------------------|
| • Chiropractors | • Hospitals | • Orthodontists | • IIAS merchants |
| • Doctors | • Medical labs | • Podiatrists | • 90% merchants |
| • Dentists | • Medical supply stores | • Vision Centers | |

(5) What is an IIAS merchant?

- An IIAS merchant has an Inventory Information Approval System (IIAS) that automatically identifies eligible medical expenses.
- 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.
- A list of IIAS merchants is available at the Benefit Resource website at www.BenefitResource.com.
- 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.

(6) 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 www.BenefitResource.com.
- You usually *will* need to submit documentation to verify the eligibility of a purchase at a 90% merchant, so *save your receipt*.

(7) 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 www.BenefitResource.com.

(8) Can I use my card to purchase over-the-counter (OTC) items?

If you have a General Medical FSA, *eligible* OTC medical items can be purchased with your Beniversal Card (see examples in the OTC Chart at www.BenefitResource.com). For an HRA, check your Plan Highlights to see if any OTC expenses are eligible.

(9) 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.

(10) If asked, should I select "Debit" or "Credit"?

Select CREDIT to sign for the purchase or DEBIT to enter a PIN. Information on how to request a PIN is included when you receive your card. There is no ATM or cash access associated with this card.

(11) What should I do with my receipts?

Save them! 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 prescriptions drugs, documentation must include the drug name).

- 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 followup documentation. Benefit Resource will contact you when this is necessary. This often happens if you use the card for the following:
 - Dental and vision expenses.
 - Expenses that are not co-payments under your employer-sponsored health insurance plan.
 - Expenses at a 90% merchant.

(12) What if I lose these documents?

- See if your provider or insurance company can provide copies for you. An Explanation of Benefits (EOB) generally provides all the required information.
- If you cannot provide the required document(s) or if an expense is ineligible you may repay the expense or provide a substitute claim to offset it.

- If you take no action:
 - Your FSA and/or HRA may be suspended.
 - Your eligibility to participate in the plan may be suspended.
 - 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.
- (13) Can I use the Beniversal Card to pay for a service before it is provided?**
No. IRS regulations require that a service be provided before using FSA or HRA funds. (The IRS allows an exception to this rule for orthodontia expenses. Use of FSA/HRA funds for orthodontia may be based either on date of service or payment due date.)
- (14) 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 followup documentation is requested for the expense, itemized detail will need to be provided as explained above.
- (15) 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.
- (16) What if a provider requires me to pay in full at the point-of-sale, 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 then submit a claim to Benefit Resource for reimbursement of the eligible amount not reimbursed elsewhere.
- (17) What are some reasons my Beniversal Card might not work at the point-of-sale?**
- Your card has not been activated.
 - Your balance is less than the full expense.
 - You attempted to purchase items that are 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 home address you gave the merchant did not match the address on file with your Beniversal Card.
- (18) What should I do if I cannot use my Beniversal Card at the point-of-sale?**
Use another form of payment for the eligible item(s) and then submit a completed claim with supporting documentation to Benefit Resource. You can do this in one of the following ways:
- (a) The BRiMobile app allows mobile device users to submit claims on-the-go.
 - (b) Log in to the Benefit Resource website, go to the *Submit Claims/Receipts* section (if allowed by your plan). Complete your claim form, then either upload it to Benefit Resource or print it so you can fax or mail it to Benefit Resource.
 - (c) Complete a paper claim form (available from the Benefit Resource website or your employer) and fax or mail it to Benefit Resource.
- (19) How do I know how much is in my account?**
Checking your account balance before using the card will help ensure you have sufficient funds to cover the entire amount of your eligible purchase.
- Account information is available 24/7 when you log in to www.BenefitResource.com or via the BRiMobile app for mobile device users.
 - You can call the toll-free number on the back of your card, Monday - Friday, 8am - 8pm (Eastern Time).
- (20) 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 and then pay for the remaining amount with another form of payment.
 - If the merchant *cannot* do a split transaction, use another form of payment and submit a claim to Benefit Resource for reimbursement from the funds remaining in your account.
- (21) Do I need a new Beniversal Card each plan year?**
No. As long as you continue to participate in an FSA or HRA, you can continue using your card through the expiration date on the card.
- Your new Medical FSA election will be loaded on your card at the beginning of each new plan year. (Medical FSA funds from the prior plan year will no longer be available on the card after that plan year ends.)
 - HRA funds will be available on your card per your HRA Plan Highlights.
- (22) What happens if I terminate employment or stop participating in the plan?**
Your card will be automatically cancelled when you stop working for the employer or stop participating in the plan. Claims for eligible expenses may be submitted for reimbursement per your Plan Highlights.
- (23) Where do I go for answers to my questions?**
- Information is available 24/7 at www.BenefitResource.com.
 - The Benefit Resource Participant Services Department is available online via Live Chat with participant login access or by calling (800) 473-9595, Monday - Friday, 8am - 8pm (Eastern Time).
- (24) What if I lose my card or need another one?**
To minimize unauthorized use of your card, be sure to report a lost card **immediately** by calling Benefit Resource at (800) 473-9595. You can request replacement cards at the same number. (There is a fee associated with card replacement. Fee details are available in your Cardholder Agreement. A third party may opt to pay this fee on your behalf. Check with your plan administrator.)

The Employer maintains a Plan Document; if anything in this document conflicts with the Plan Document, then the Plan Document controls.

The Beniversal Prepaid Mastercard is issued by The Bancorp Bank pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated. Card accepted at qualified merchants accepting Debit Mastercard. The Bancorp Bank; Member FDIC.