

1. What is a Benefits MasterCard?

The Benefits MasterCard provides direct access to Flexible Spending Account funds, allowing you to pay for eligible health care expenses at qualified locations wherever MasterCard™ is accepted. The amount of the transaction will be automatically deducted from your account to pay the merchant or provider of service.

2. What is the advantage of the Benefits MasterCard?

The primary advantage of using the Benefits MasterCard is that you do not have to pay for eligible IRS expenses out of your own pocket, submit a claim form and wait to be reimbursed for the expense. The money is deducted directly from your flexible spending account at the time of purchase.

3. When can I request a Benefits MasterCard?

You can request a Benefits MasterCard any time. If you have a card, you may request a second card for a family member at any time.

4. What is IIAS?

IIAS or Inventory Information Approval System (IIAS) is designed to allow healthcare items to be purchased with your Benefits MasterCard at non-healthcare locations such as wholesale clubs, discount stores and pharmacies. Go to <http://www.sig-is.org> for more information.

5. How will your Benefits MasterCard work at an IIAS retailer?

You may purchase healthcare items from certain retailers when you use your card. You may be asked by the retailer at the time of purchase to provide another form of payment to buy the remaining items that have been identified as non-healthcare items. If a retailer such as a wholesale club, discount store or on-line merchant does not have an IIAS in place, your transaction may be denied.

6. Does IIAS affect how I use my Benefits MasterCard for medical services?

The IRS does not require locations such as doctor's offices, labs, hospitals to have IIAS in place and you can continue to use your Benefits MasterCard at these locations.

7. Does IIAS affect how I use my card to purchase prescription drugs at the pharmacy?

Yes, pharmacies are required, by the IRS, to have IIAS in place in order for you to use your Benefits Card.

8. What is the benefit of IIAS?

IIAS allows healthcare items to be purchased with the Benefits MasterCard and eliminates the need for you to send in receipts and documentation.

9. Do I choose debit or credit at the credit card terminal when I use my card?

The Benefits MasterCard is swiped as a credit card at the terminal.

10. When should I save my receipts?

You should always save a copy of your receipts, invoices, explanation of benefits (EOB) and bills for your records so that you will have a copy to submit in the event that we request supporting documentation or if audited.

11. Why would I be required to send supporting documentation for my Benefits Card transaction?

The IRS requires supporting documentation for Flexible Spending Account expenses that are not validated through the IIAS system or by matching the expense to a health or dental plan copayment.

12. What type of supporting documentation or "proof of services rendered" am I required to submit?

The IRS requires supporting documentation that includes the name of the provider, the date of service, and the type of service performed, the person treated and the amount of the service. For examples, an itemized statement or receipt from your provider, or an Explanation of Benefits from your insurance company for healthcare expenses are acceptable. *The receipt that you signed for the purchase, balance forward statements or balance due statements are not acceptable forms of documentation because these types of documentation usually do not list the type of service performed or the name of the product.*

Proof of services rendered could include a provider statement or insurance Explanation of Benefits. Basically, anything created on provider letterhead or otherwise signed by the doctor letting us know that the patient is continuing to be seen for treatment. When you let the provider know that you have a Flexible Spending Account, they have a special form or receipt that they can give you.

13. How soon do I have to send in my documentation and what will happen if I don't send it in?

If you do not submit your documentation to BenefitHelp Solution within 30 days of our request, we will send you a second request letter. If you still do not send in your supporting documentation, you will receive a final notice and your Benefits MasterCard will be deactivated until we receive the requested documentation.

14. Can I use my Benefits Card to pay for eligible over-the-counter (OTC) medicines and products?



Effective January 1, 2011 over the counter (OTC) drugs, medicines and biologicals will **no longer** be eligible without a directive from a provider. You will not be able to use your Benefits MasterCard to purchase these items. *Vitamins and herbal supplements will require a physician's letter stating the medical condition that is being treated.*

15. I received a statement from a provider for a service that was incurred last plan year. Can I use my Benefits MasterCard to pay for this bill?

The Benefits Card can only pay for services incurred in the current plan year. You will be required to refund your account if you use the Benefits Card to pay for a service that was incurred in the previous plan year.

16. Can I use my Benefits MasterCard to pre-pay my provider for services?

The service must have been incurred on or before the payment date and the service must have been incurred within the current plan year. Contact BenefitHelp Solutions at 503.219.3679 or 888.398.8057 concerning IRS regulations and special rules for orthodontia services. You may also use your card to pay for office visit co-pays.

17. Can I use my Benefits MasterCard to pay for Health Insurance premiums?

No. Health Insurance premiums are not reimbursable through a Flexible Spending Account.

18. What happens if I accidentally use my card for an ineligible expense?

You will receive a letter from BenefitHelp Solutions for the transaction requesting supporting documentation. If the transaction was for an ineligible expense, you will either be required to refund your account by check or submit a claim that you have not paid with your Benefits MasterCard. The eligible manual claim will be used to offset the ineligible Benefits MasterCard transaction by altering the reimbursable amount of the manual claim. Instead of reimbursing the entire eligible amount of the manual claim, you will only receive reimbursement once the balance due on an account is wiped out. The IRS does not allow you to use pretax dollars to pay for ineligible expenses. Please call us to report an accidental use.

19. Do I have to use my Benefits MasterCard for all transactions or can I still pay for the expense out of my own pocket and request reimbursement with a claim form?

The Benefits Card is optional. You may pay for your expenses and submit them for reimbursement at any time.

20. Does the Benefits MasterCard work at my daycare center?

The Benefits MasterCard does not work for daycare expenses. To use your Flexible Spending Account plan for daycare expenses you will need to pay for the expense at the daycare provider and then submit a request for reimbursement with a claim form to BenefitHelp Solutions. Claim forms can be found on our website at www.benefithelpsolutions.com under FSA members or you can get one from your Human Resources department.

21. What happens to my Benefits MasterCard if I have a name change?

You will need to notify your employer of your name change and submit a written request to BenefitHelp Solutions. Your Benefits MasterCard will be deactivated and cannot be used until your new card is received.

22. What do I do with my card once I have used all of my available funds?

Your Benefits MasterCard is valid until the expiration date on the front of the card. You will be able to use the card again next year when you re-enroll in the plan.

23. Can I check my account and transactions on line?

You can review your account balances and transactions by going to www.benefithelpsolutions.com. The first time you log-on, you will be asked to set up a sign-on and password.

24. What if my card is lost or stolen?

The cardholder should notify BenefitHelp Solutions immediately upon learning of a lost or stolen card or a fraudulent transaction. BenefitHelp Solutions will inactivate the card immediately. You, the cardholder, must file a claim within 110 days of the fraudulent transaction. If notification is received timely your liability will be zero. Late notification will result in your liability for funds used fraudulently. Contact BenefitHelp Solutions immediately if your card is lost or stolen.

For questions about your Benefits MasterCard or your Flexible Spending Account, contact BenefitHelp Solutions at 503.219.3679 or 888.398.8057 or fsa@benefithelpsolutions.com.