

WHAT HAPPENS IF I DON'T REPAY THE ACCOUNT FOR REQUESTED AMOUNTS?

If the repayment is not made after two notices have been sent to you, your use of the Benny Card will be suspended until the account is repaid.

WHY WOULD MY BENNY CARD BE DECLINED?

- The card was processed as a debit instead of credit.
- The card was used for a nonqualified expense, such as an over-the-counter medicine or product.
- The card was used at a nonqualifying location, such as a gas station.
- There is not enough money left in your flex account to cover the *total* expense being submitted.
- Your card has been temporarily inactivated because you have past due un-substantiated charges or you need to reimburse your account.

Contact Group Plan Solutions for more information or to resolve the reason for the decline at (888) 301-0747.

IMPORTANT NOTE:

Your Benny Prepaid Benefits Card is NOT your insurance card for proof of insurance. It is simply a payment method for eligible expenses under your flexible spending account.



A Division of Pekin Insurance®

2505 Court Street
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TPA204 (06-12)



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Guide to using your prepaid
BENNY CARD
with your
FLEXIBLE SPENDING ACCOUNT



www.groupplansolutions.com

WHAT DO I DO WHEN I RECEIVE MY CARD?

- Sign the back of the card and have another eligible user sign the other card if you have dependents.
- You will have full access to your FSA health care amount on your plan effective date.
- **Don't throw your cards away at the end of the plan year. Your card will be reloaded with your new plan year election information.**

WHAT IF MY CARD IS LOST OR STOLEN?

Contact Group Plan Solutions (888-301-0747) to report a lost or stolen card as soon as you realize it is missing. We will reissue replacement cards. Replacement fees may apply.

HOW MANY BENNY CARDS WILL I RECEIVE?

You will receive two cards.

THE CARD IS ONLY IN MY NAME. CAN I USE IT FOR MY DEPENDENTS?

Cards are only issued in the name of the Employee enrolled in the plan; however, you can use your card for eligible expenses for your spouse and/or dependents.

I'VE BEEN ASKED FOR THE CVV, WHAT IS THIS?

CVV stands for "Card Verification Value." It is a 3-digit number that can be found on the back of the card to the right of the signature panel.

CAN I ACCESS FUNDS FROM MY ACCOUNT FROM AN ATM?

No. Your card can only be processed as "credit" at eligible providers.

WHEN I USE MY CARD, WILL I ALSO NEED TO SUBMIT A CLAIM FOR PROOF OF PURCHASE?

IRS guidelines require verification of the eligibility of card transactions. When you use your Benny Card, you will have to provide receipts to verify the eligibility of most purchases.

Prescriptions purchased with your Benny Card most likely will not need Proof of Purchase to be filed with us. If there is a situation where we need additional documentation to support the charge, we will contact you.

When using your card for any other eligible expense, you will need to provide us with a copy of your insurance EOB (explanation of benefits). For expenses which are not covered by insurance, you will need to submit Proof of Purchase.

We will contact you to request substantiation anytime it is needed. You can view any pending transactions as well as upload the necessary Proof of Purchase documentation at <https://gps.lh1ondemand.com>.

WHAT IS A PROOF OF PURCHASE?

Most often, it is a copy of your insurance explanation of benefits. If not covered by insurance, it is an itemized receipt that includes the name of the provider, date of purchase, service received or item purchased, and the amount of the expense. Cancelled checks, handwritten receipts, balance due statements, or cash register receipts cannot be used to verify an expense.

WHERE SHOULD VERIFICATION INFORMATION BE SENT?

Submit receipts to:

Fax 309-478-2912
Online <https://gps.lh1ondemand.com>
Mail GPS, PO Box 1587, Pekin, IL 61558

WHAT ABOUT USING MY BENNY CARD AT THE PHARMACY FOR PRESCRIPTION DRUGS?

You can also use your card to purchase your prescription medications.

SHOULD I USE MY CARD AT THE DOCTOR'S OFFICE?

We recommend that you do not use your Benny Card until the charges are processed through your insurance. Once insurance processing has occurred you may use your Benny Card at the provider's office to pay any remaining patient responsibility. If you use your card at the time of service, the amount charged on the Benny Card could be more than what is due after your insurance pays. You will then be required to reimburse your Benny Card account.

WHAT HAPPENS IF THE AMOUNT PROCESSED UNDER MY BENNY CARD IS MORE THAN THE BALANCE DUE ON A BILL AFTER INSURANCE?

You will have to reimburse the Benny Card account for any amount processed under the card that exceeds the balance due after insurance pays.

BY MISTAKE I PAID FOR A NON-COVERED EXPENSE. WHAT HAPPENS NOW?

If we determine a card transaction was made for a non-covered expense, we will contact you and request that you repay the account for the amount not covered.