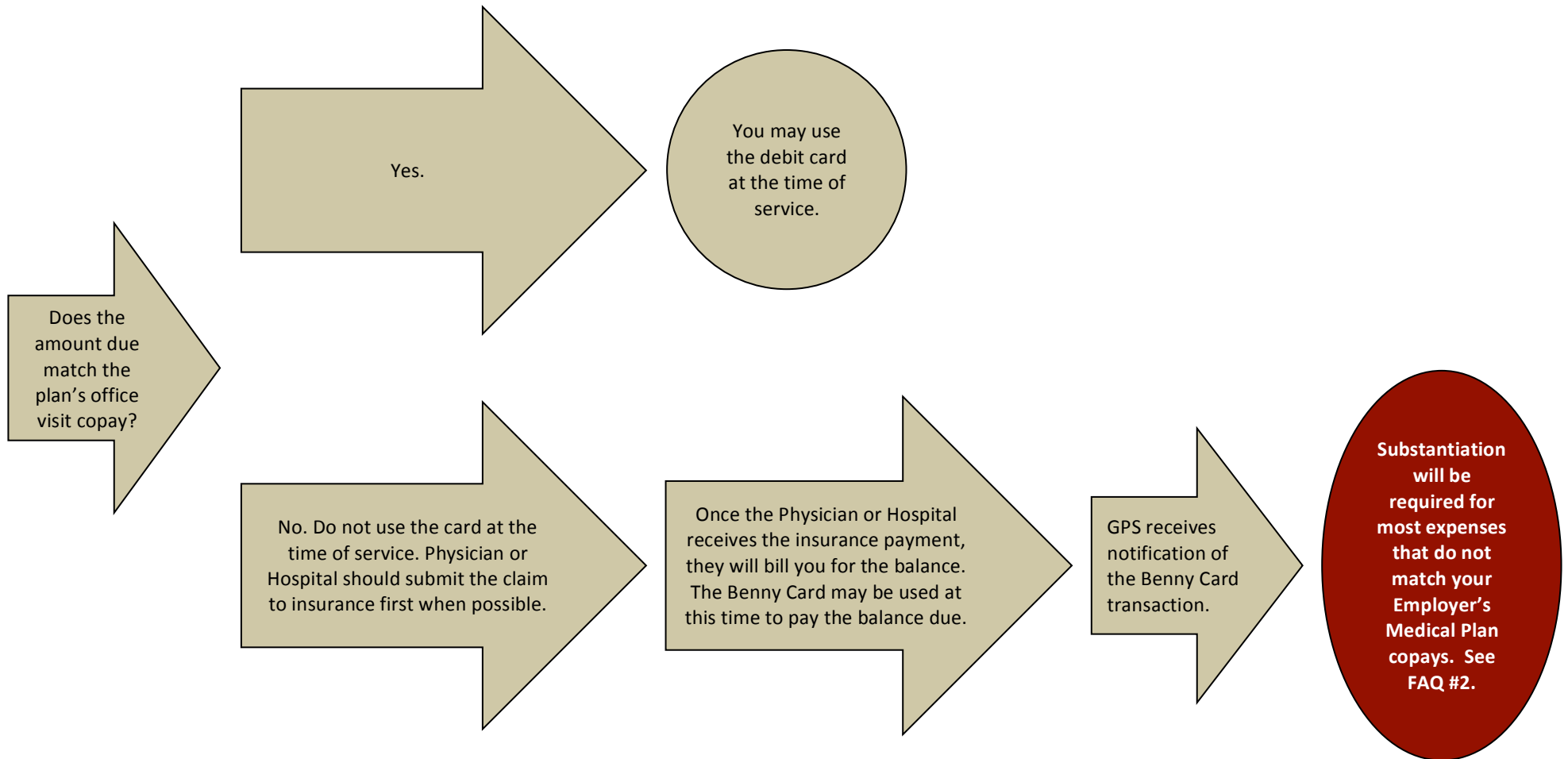


GPS Flexible Spending Account – FAQs

Q1. CAN I USE MY BENNY CARD AT THE DOCTOR'S OFFICE?

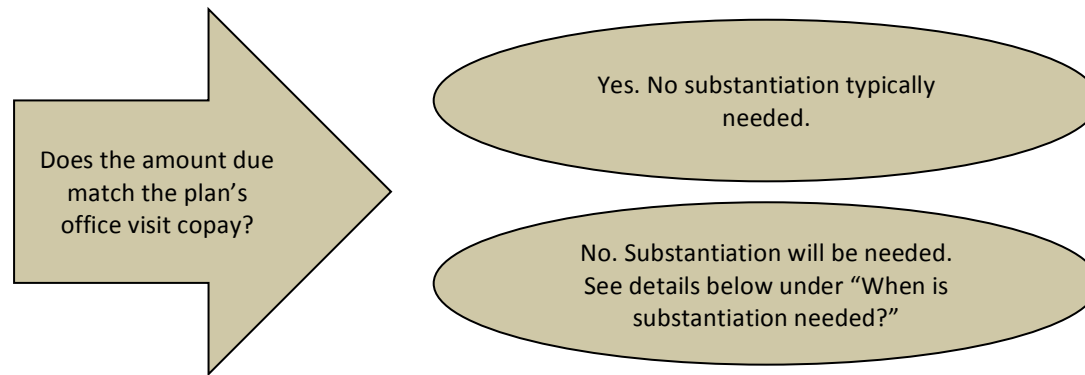
A1. The card may be used for copays. For all other purposes, the card should only be used after your insurance has paid their portion. The Benny Card may be used to pay the balance due.



GPS Flexible Spending Account – FAQs

Q2. DO I NEED TO PROVIDE ANY DOCUMENTATION AFTER I USE MY BENNY CARD?

A2. Yes, for some purchases.



When is substantiation documentation not needed?

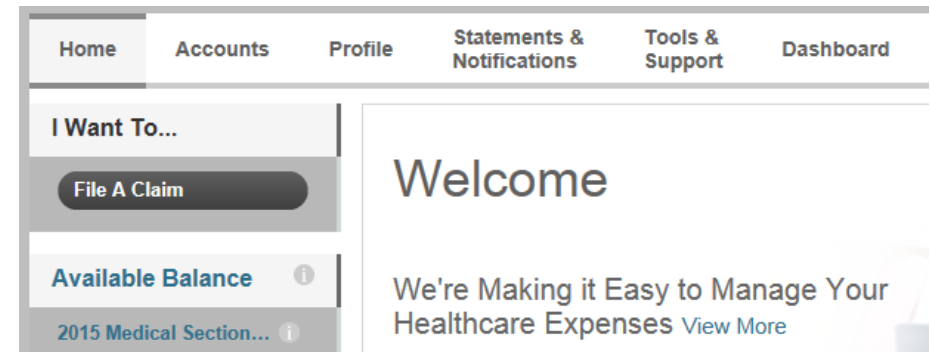
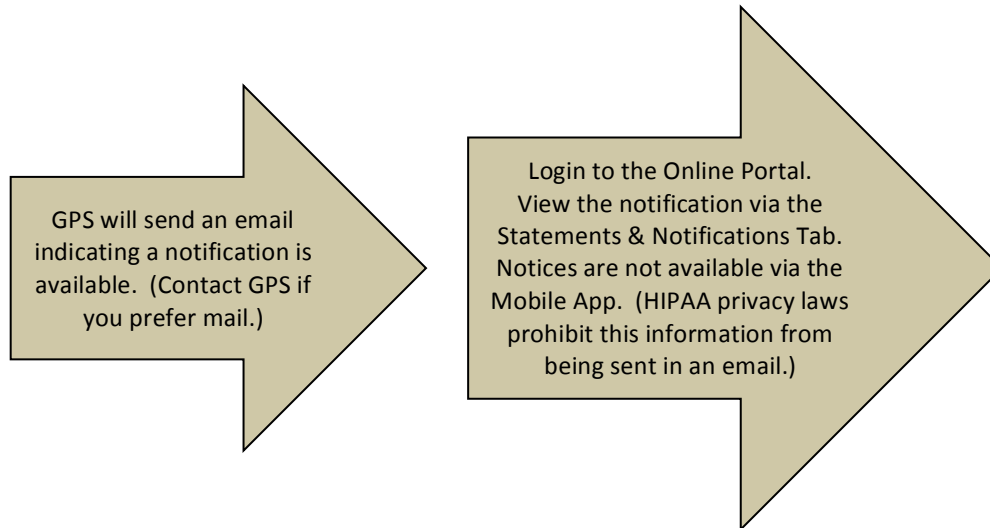
- When the Benny Card transaction amount exactly matches your employer's medical plan copay or prescription copays.
- Certain merchants such as Walgreens are equipped with IAS (Inventory Information Approval System). In those cases, documentation is typically not needed, as the IAS system communicates with the Benny Card and automatically substantiates the purchase. Search for IAS merchants online.

When is substantiation needed?

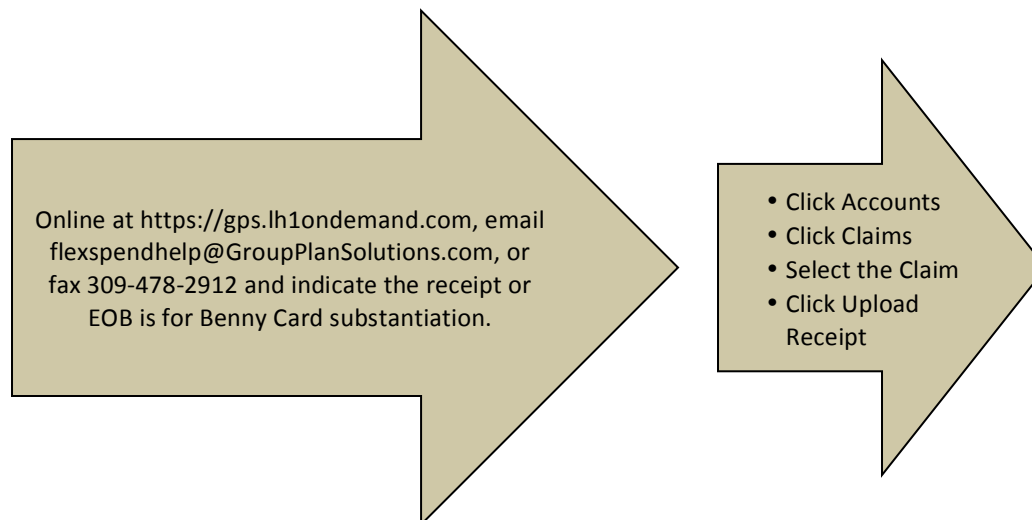
- Most other purchases must be substantiated per strict IRS guidelines. When possible, the card should only be used after your insurance has paid their portion. The Benny Card may be used to pay the balance due. If the expense is to be submitted to insurance first, we will need a copy of the Explanation of Benefits. If you do not have insurance, please notify GPS when you submit your claim, and provide an itemized receipt. All receipts must include the patient name, date of service, description of expense, amount, and payee.
- You will receive an email and a notification online when substantiation is needed. Please view all notifications.

GPS Flexible Spending Account – FAQs

Q3. HOW WILL I BE NOTIFIED WHEN SUBSTANTIATION IS NEEDED?



Q4. HOW DO I SUBMIT SUBSTANTIATION?



Accounts / Claims				
Date of Service	Account	Merchant/Provider	Claim Status	Amount
06/06/2015	2015 Medical Section 125 Plan	Walgreens	Pending Reimbursement	\$12.22
Claim Details				
Claim Number:		Date(s) of Service: 06/06/2015		
Recipient:		Pending: \$12.22		
Payee:				
Source: Mobile				
Receipt Status: Received				
Upload Receipt(s)		View Receipt(s)		View Confirmation

GPS Flexible Spending Account – FAQs

What happens if I do not submit the substantiation requested?

- Your debit card will be suspended after 60 days. The debit card will not be reactivated until all overdue claims are substantiated.
- The purchase will not be considered an IRS qualified expense, and you will need to submit a refund to your employer.
- If you cannot substantiate the full amount, a partial refund may be necessary.

Why do I have to substantiate?

The IRS has provided strict requirements stating that purchases must be substantiated using itemized receipts when they cannot otherwise be substantiated per the regulations. Use of the Benny Card does not remove this requirement. Some purchases will need to be substantiated with detailed receipts or Explanations of Benefits. Expenses payable under insurance are not FSA qualified expenses. It is recommended that you retain copies of all receipts and Explanations of Benefits regarding FSA expenses for audit purposes.

Tips for Using your Benny Card:

- Purchase only eligible items with the card.
- Do not use the card to pay for the previous plan year's expenses.
- Do not use the card for expenses that should be processed through insurance. You may use the card to pay the balance due after insurance.
- Save your receipts and Explanations of Benefits.
- Select credit when using the card unless you prefer to establish a PIN. If a PIN is prompted and you do not have a PIN, hit cancel and most will process as credit.
- Know your account balance.
- Substantiate your purchases to prevent suspension of the Benny Card.

Contact GPS at 888-301-0747, or email flexspendhelp@groupplansolutions.com.