

BENNY® PREPAID BENEFITS CARD



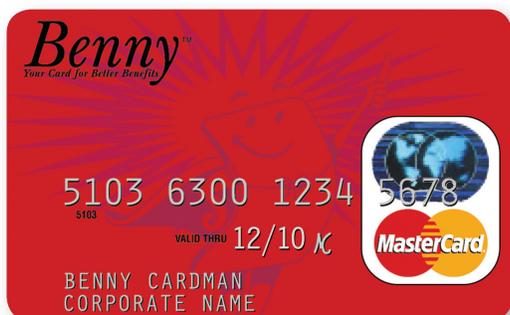
Benny® Prepaid Benefits Card

Our ProFlex offers the convenience of the Benny® Prepaid Benefits Card, a FlexCard designed like a MasterCard®, which allows employees to perform multiple functions and numerous healthcare vendors.

- Qualified purchases are deducted automatically from the pre-tax dollars available in your account
- View activity and balances online
- Automatic Substantiation reduces the need to submit receipts for reimbursement

Here's how it works:

1. Enroll in ProFlex during open enrollment
2. If you have not previously had a Benny card, it will be mailed to you at the beginning of the plan year, and you will be required to activate it. If you already have a Benny card, it will be loaded with your new election, and you will not be required to reactivate.
3. When you incur an eligible expense (such as an office visit copay or vision care expense) at a qualified provider, you can pay the provider with your Benny® Card.
4. When using the Benny® Card at self-service merchant terminals, select the "credit" option. DO NOT select "debit" as no PIN is associated with this card.



Benny® Card FAQ's

Do I need to keep my receipts?

Yes, the IRS requires that we validate each Benny® card transaction. In some cases, we will use our claims data to accommodate this requirement. If we do not have the claims data or if the transaction cannot be validated, you will be required to provide documentation with receipts. Failure to submit the documentation/receipts can result in the expense being labeled as "ineligible". In this case, you would be obligated to repay the amount to the Plan. It can also result in deactivation of your card. If we do not receive repayment, the expense may be reported as income on your W-2.

May I access my ProFlex without the Benny® Prepaid Benefits Card?

Yes, if your provider or merchant does not accept MasterCard® or you elected not to use your Benny® Card, simply pay for your expenses and submit a Request for Reimbursement form for the eligible expense.

Is this just like other MasterCard® Cards or Visa® Cards?

No. The Benny® Prepaid Benefits Card is a special-purpose MasterCard® Card or Visa® Card that can be used only for qualified health care/benefits expenses. There are no monthly bills and no interest.

What if the Benny® Prepaid Benefits Card is lost or stolen?

Participants should call Consociate to report a Card lost or stolen as soon as they realize it is missing, so we can turn off their current Card(s) and issue replacement Card(s). Replacement Cards are \$10 each, which will be deducted directly from the participant's pre-tax account.

Do I have to wait for the money to be deposited in my account in order to make a claim for reimbursement?

The amount you set aside each year for the Healthcare Account is available to you at any time throughout the plan year. The amount available to you from your Dependent Care Account is the amount you have contributed to date.

BENNY® CARD FAQ'S



Are there places the Benny® Prepaid Benefits Card won't be accepted?

Yes. The Card will not be accepted at locations that are not healthcare related or do not offer the eligible goods and services, such as department stores (unless they have pharmacies), hardware stores, restaurants, bookstores, gas stations and home improvement stores.

What if I lose my receipts or I accidentally swipe the Card for something that's not eligible?

Usually the service provider can recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, the Participant can send a check or money order to Consociate for the amount so it can be credited back to the participant's ProFlex account.

May participants use the Benny® Prepaid Benefits Card for prescriptions ordered prior to activation of the Card?

No. The Benny® Prepaid Benefits Card must be activated prior to the order and/or purchase date of prescriptions. In some cases, participants need to wait 48 hours after activating the Card to purchase prescriptions at their pharmacy. For example, if the Card is activated on Tuesday, a prescription can be ordered and picked up on Thursday.

May participants use the Benny® Prepaid Benefits Card if they receive a statement with a Patient Due Balance for a medical service?

Yes. As long as they have money in their account for the balance due and the provider accepts MasterCard debit cards or Visa debit cards, participants can simply write the Benny® Prepaid Benefits Card number on their statement and send it back to the provider.

How do participants know how much is in their account?

They can visit their personal Account Summary page at the Consociate Web site and view their account activity and current balance. Or, they can call Consociate at the phone number on the back of the Card to obtain their current balance.

How will a participant know to submit receipts to verify a charge?

The participant will receive a letter or notification from the Plan Administrator if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

What documentation do I need to submit my claim?

All prescription reimbursement requests must include the receipt from the pharmacy and include the prescription number. All other healthcare reimbursement requests must include a bill for services or an Explanation of Benefits (EOB) which lists the services received. Cash register receipts or credit card payment slips are not considered valid receipts.

Do I receive a new card each year I enroll?

No. The Benny® card generally has a 3 or 5 year card life. You will receive a new card approximately 1 month before the expiration date listed on your card. When you no longer have funds remaining for the current plan year, please hold on to your card for reloading of funds during the next plan year.