Benny

Your card for Better Benefits!

The FSA Benny Card is a great benefit and provides a convenient method to pay for out-of-pocket medical expenses for you, your spouse or registered domestic partner[1] and/or any tax dependents. Here's how the FSA Benny Card works:

Where can the cards be used?

Per IRS regulations, the FSA Debit Card can only be used at Health Care Providers (based upon the Merchant Category Code) and at stores that have implemented an Inventory Control System.

1) **Health Care Merchant Category Codes (MCC):** Every merchant that accepts credit cards has an MCC, which is a general category that is assigned when the merchant applies for the right to accept credit cards. The FSA debit card will work to pay providers that have an MCC that indicates the merchant is a health care provider (hospital, doctor, dentist, optometrist, chiropractor, etc.).

2) **Inventory Control System Restriction:** The IRS also allows a card to be used at retail stores that have an FSA Inventory Control System in place that only allows FSA-eligible items to be paid for with your FSA debit card. Please note that if you have a medical condition that allows you to claim expenses that are not normally eligible, the card will not be able to pay for these expenses at these stores. You will have to pay with a separate form of payment and submit a claim. The card will work at these stores, even if the MCC does not indicate it is a health care provider. A list of stores with this system in place now (and some expected in the future) is available online, at www.asiflex.com/debitcards. Purchases at these stores should never require follow-up documentation!!

The IRS has stringent regulations regarding appropriate use of the Benny Card, as far as where the card can be used, and when follow-up documentation is required (use of the card DOES NOT eliminate all of the paperwork).

Documentation is not required when the transaction:

- Matches a co-pay or up to five times the highest for the health plan you have elected through your employer;
- Occurs at a retail outlet that has implemented the Inventory Control System; or
- Is for recurring expenses for the exact same amount at the same provider and have been substantiated once via a paper claim.

Documentation is required when the debit card:*

- Is used to pay for your spouse's or registered domestic partner's[1] co-payments on a non-CSU plan;
- Is used to pay for your deductible or co-insurance expense, even if these expenses are through your employer's plan; and
- Does not meet any of the three allowed auto-substantiation methods listed above

* IRS regulations require that you provide documentation when requested to confirm that what you are paying for is an eligible expense.

Action Required:

- Enroll in the CSU Health Care Reimbursement Account (HCRA)
- Complete the Flexible Spending Plan Debit Card Request Form and send it to ASIFlex
- Enjoy the convenience of your new Benny Card!

ASI Flex

Contact ASIFlex with Questions:

Phone: (800) 659-3035
Email: asi@asiflex.com
Web: www.asiflex.com

[1] You may claim reimbursement for expenses paid for your registered domestic partner if your registered domestic partner is a dependent.

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