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## IMPORTANT PLAN NOTICE

**Date:** April 2017

**To:** Plan Participants

**From:** Board of Trustees

**If you wish to continue using your Benny Card, you must know the following:**

You must always get and save:

- A detailed receipt from your pharmacy, doctor or other health care provider, or
- An explanation of benefits (EOB) from your health plan

**Why? Because we're required by the Internal Revenue Service (IRS) to make sure that these accounts are used only to pay for eligible health care expenses.**

We'll ask you to send us copies of receipts or EOBs when:

- You file a claim for reimbursement – this happens after you spend your own money on an eligible expense and then ask to be reimbursed from your account
- You use your Benny Card and we are unable to confirm if the charge was an eligible expense

Good receipts – and bad receipts

For us to approve a claim, we must see a receipt or EOB with all of the following information:

1. Date of service or purchase
2. Name of provider, such as a doctor's office or pharmacy
3. The service or item purchased
4. Amount you paid or are responsible for paying

If a receipt doesn't include all the necessary information, we have to deny your claim. We'll notify you by letter and tell you how to resubmit a claim with the proper documentation.

**Please also make sure that copies of receipts are clear. If we can't read the information on a receipt, we won't be able to approve your claim.**

Please respond to those letter requests promptly. If you don't send us the information, we may suspend your payment card, and you won't be able to use it. If that happens, you can still pay with your own cash, check or credit card and submit a claim to be reimbursed from your account. Once you have substantiated the information, we can reactivate your card without having to issue you a new one. **You may remit all substantiation documents via email to: [substantiation@benesys.com](mailto:substantiation@benesys.com) or to P.O. Box 1917 San Ramon, CA 94583.**

The bottom line is this: make sure you get a receipt or other documentation with the necessary information for every purchase with your payment card. Then save those receipts in case we ask for them. These are IRS guidelines and we must comply with such.

Here are examples of a receipt that we can accept and one that is missing key information.

① **Wahl Drug & Co.**

MINNEAPOLIS, MN 55416  
952.555.5555

CUSTOMER RECEIPT  
② 08/18/2012 09:52 AM

MOST ITEMS CAN BE RETURNED WITHIN 90 DAYS, BUT SOME ITEMS HAVE A RETURN POLICY LESS THAN 90 DAYS AS NOTED ON THE RECEIPT. GO TO MAHLDRUG.COM/RETURNS FOR DETAILS.

③ 

Oxcarbazepine  
RX004723 \$40.00

Total: \$40.00

④ DISCOVER NET  
ACCT#\*\*\*\*\*0066  
Change: \$0.00

**Acceptable Receipt**

This receipt has all the information needed for a claim:

- ① Provider (pharmacy) name
- ② Date of purchase
- ③ Item or service
- ④ Amount paid

**Corner Pharmacy**

TUESDAY, 08:52 AM

PLEASE TAKE OUR CUSTOMER SATISFACTION SURVEY ONLINE FOR YOUR CHANCE TO WIN A YEAR WORTH OF YOUR FAVORITE TOOTHPASTE.

SURVEY ID:  
71920570183459572



..... \$30.00

..... \$10.00

**Total: \$40.00**

AMEX  
ACCT#\*\*\*\*\*1234  
Change: \$0.00

FLEXIBLE SPENDING ACCT SUMMARY  
(FSA) RX ELIGIBLE TOTAL \$30.00

**Unacceptable Receipt**

This receipt has only the amount paid. It is missing this other key information:

- ① Date of purchase
- ② Item or service

## Eligible Medical Expenses

Because health accounts were created by the tax code, it's the Internal Revenue Service that determines what expenses can be reimbursed and what cannot. Here are some examples of eligible and ineligible medical expenses. **You can also review IRS Publication 502 on the IRS Website.**

### Examples of eligible expenses;

<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Alcohol and drug addiction treatment</li><li>• Breast reconstruction surgery</li><li>• Dental treatment</li><li>• Diagnostic tests and devices</li><li>• Doctor's visits</li><li>• Prescriptions</li><li>• Eyeglasses, contact lenses and exams</li></ul>	<ul style="list-style-type: none"><li>• Fertility enhancements</li><li>• Hearing aids and batteries</li><li>• Operations/surgery (non-cosmetic)</li><li>• Nursing services</li><li>• Physical therapy</li><li>• Psychiatric care</li><li>• Smoking cessation</li></ul>
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### Examples of ineligible expenses;

<ul style="list-style-type: none"><li>• Cosmetic surgery</li><li>• Diaper service</li><li>• Electrolysis or hair removal</li><li>• Funeral expenses</li><li>• Health club dues</li><li>• Illegal operations and treatments</li><li>• Maternity clothes</li><li>• Nutritional supplements</li></ul>	<ul style="list-style-type: none"><li>• Over-the-counter medicines for which you do not have a doctor's prescription</li><li>• Toiletries (e.g. toothbrush, toothpaste)</li><li>• Teeth whitening</li><li>• Weight loss programs (unless prescribed to treat a specific disease)</li></ul>
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