



GUARDIAN®

The Benny® Prepaid MasterCard® Card

Frequently Asked Questions

General Questions about the Benny Prepaid MasterCard Card



What is the Benny Prepaid MasterCard Card?

The Benny Prepaid MasterCard Card is a special-purpose MasterCard Card that gives you an easy, automatic way to pay for qualified health care expenses. The Benny Prepaid MasterCard Card lets you electronically access the pre-tax amounts set aside in your employee benefits Flexible Spending Account (FSAs).

How does the Benny Prepaid MasterCard Card work?

It works like a MasterCard Card with the value of your account election stored on it. When you have qualified eligible expenses at a business that accepts MasterCard debit cards you simply use your Benny Prepaid MasterCard Card. The amount of the qualified purchases will be deducted — automatically — from your account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

How does the Benny Prepaid MasterCard Card change how I am reimbursed for expenses?

Before the Benny Prepaid MasterCard Card became available, you were required to first make a contribution from your paycheck into your FSA. You then had to pay for your eligible expenses at the time of purchase, submit claim forms along with all receipts, and then wait for the reimbursement to be processed. Checks were issued and mailed to you. You then cashed the checks. In essence, you “paid twice” — through payroll deduction and then at the point of sale — then had to wait for reimbursement.

However, with the Benny Prepaid MasterCard Card, you simply swipe your card and the funds are automatically deducted from your respective employee benefit account for payment. The Benny Prepaid MasterCard Card eliminates most out-of-pocket cash outlays and paperwork, as well as the need to wait for reimbursement checks.

Is this just like other MasterCard Cards?

No. The Benny Prepaid MasterCard Card is a special-purpose MasterCard Card that can be used **only** for qualified health care expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

How many Benny Prepaid MasterCard Cards will I receive?

As a participant, you will receive two Benny Prepaid MasterCard Cards. If you would like additional cards for other family members, you should contact the Guardian FlexPlan Department at 1-866-359-4542.

Do I need a new Benny Prepaid MasterCard Card each year?

As long as the respective employee benefit account remains part of your benefit plan and you elect to participate each year, the Benny Prepaid MasterCard Card will be loaded with the new annual election amount at the start of each plan year.

What if my Benny Prepaid MasterCard Card is lost or stolen?

Call the Guardian FlexPlan Department at 1-866-359-4542 to report a card lost or stolen as soon as you realize it is missing, so we can turn off your current card(s) and issue replacement card(s).

Replacement Cards are \$10 each, which will be deducted directly from your pre-tax account.

Getting Started and Activating Your Card

How do I activate the Benny Prepaid MasterCard Card?

Call the toll-free number on the activation sticker on the front of the card. You can use both cards once the first card is activated – you do not need to activate both. In some cases, you should wait 48 hours after activation to use your cards. Each card user should sign the card with his or her own name.

What dollar amount is on the Benny Prepaid MasterCard Card when it is activated?

For health care FSAs, the dollar value on the card will be the annual amount that you elected to contribute to your respective employee benefit account during your annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as you use your cards or submit manual claims.

Using Your Card

Where may I use the Benny Prepaid MasterCard Card?

The Benny Prepaid MasterCard Card can be used to pay for eligible goods and services at providers/merchants that offer these goods or services and accept MasterCard debit cards. Be sure to review your current benefit plan or contact the Guardian FlexPlan Department for a complete list of eligible expenses.

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

Yes. The card will not be accepted at locations that 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.

If asked, should I select "Debit" or "Credit"?

The Benny Prepaid Benefits Card is actually a prepaid card. But, since there is no "prepaid" selection available, you should select "Credit." You do not need a PIN # and cannot get cash with the Benny Prepaid MasterCard Card.

Why do I need to save all itemized receipts?

Always save itemized receipts for FSA purchases made with the Benny Prepaid MasterCard Card. You may be asked to submit receipts to verify that your expenses comply with IRS guidelines. Each receipt must show: the merchant or provider name, the service received or the item purchased, the date and the amount of the purchase.

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, you can send a check or money order to your employer for the amount so it can be credited back to your FSA account.

May I use the Benny Prepaid MasterCard Card for prescriptions ordered prior to activation of the Card?

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

May I use the Benny Prepaid MasterCard Card if I receive a statement with a Patient Due Balance for a medical service?

No, due bills are not acceptable proofs of services under your Guardian Flexible Spending Plan since they are not itemized and are generally missing the service received or the item purchased, the date and the amount of the purchase.

How do I know how much is in my account?

You can visit your personal Account Summary page at www.GuardianLife.com to view your account activity and current balance. Or, you can call the Guardian Flex Plan at 1-866-359-4542 to obtain your current balance. This number will be shown on the back of your card. You should always know your account balance before making a purchase with the Benny Prepaid MasterCard Card.

What if I have an expense that is more than the amount left in my account?

By checking your account balance often – either online or by calling the Guardian FlexPlan Department at the phone number shown on the back of the Card – you will have a good idea of how much is available. When incurring an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register. (Check with the merchant.) For example, you may tell the clerk to use the Benny Prepaid MasterCard Card for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, you may pay by another means and submit the qualified transaction manually via a claim form with the appropriate documentation to the Guardian FlexPlan Department.

What are some reasons that a Benny Prepaid MasterCard Card might not work at the point of sale?

The most common reasons why a card may be declined at the point of sale are:

1. The card has not been activated.
 2. The card has been used within 48 hours of card activation.
 3. The participant has insufficient funds in his or her employee benefit
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account to cover the expense.

4. Non-qualified expenses have been included at the point-of-sale. (Retry the transaction with the qualified expense only.)
5. The merchant is encountering problems (e.g. coding or swipe box issues).
6. The merchant may not be a qualified merchant such as a convenience store or grocery store.

Am I responsible for charges on lost or stolen prepaid cards?

If the Guardian FlexPlan Department and the issuing bank are notified within 2 business days, you will not be responsible for any charges. If the notification is after 2 days, you may be responsible for the first \$50 or more. Replacement cards are \$10 each.

Can I use the Benny Prepaid MasterCard Card to access last year's money left in the account this year?

The IRS allows for a grace period in the current year to use funds carried over from the prior year. Check with the Guardian FlexPlan Department to find out if your employer offers a grace period and how the grace period is handled for your specific program.

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

You will receive a letter or notification from the Guardian FlexPlan Department if there is a need to submit a receipt. All receipts should be saved per IRS regulations.

What if I fail to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with Benny Prepaid MasterCard Card, then the card may be suspended until receipts are received. You may be required to repay the amount charged. The Guardian FlexPlan Department will advise you that the card has been suspended, if a receipt is not received. Submitting a receipt or repaying the amount in question will allow the card to become active again.

More Questions?

Whom do I call if I have questions about the Benny Prepaid MasterCard Card?

Call the Guardian FlexPlan Department at the phone number shown on the back of the Benny Prepaid MasterCard Card.