



GUARDIAN®

The Benny® Prepaid MasterCard® Card

The fast and easy way to access your health care flexible spending account.



With The Benny Prepaid MasterCard Card (Benny), it's easy for you to access money you've set aside in your health care flexible spending account (FSA). Benny contains the value of your annual health care FSA election amount.

Simply present it at locations that accept debit MasterCard to pay for qualified FSA expenses. The costs will be automatically deducted from your account. It's that easy!

Easy to use - Just swipe and go.

Cash flow friendly - Keep cash in your wallet. No need to pay with cash at the time of purchase and then wait for a check in the mail.

Fast - Funds are automatically deducted from your FSA.

Minimal paperwork - Employees are sent a follow-up letter requesting an itemized receipt only in certain instances.¹

Simple to track - Check balances left in your account or other account details anytime – online or via phone.

¹ Follow-up letters requesting itemized receipts will be sent to employees in the following instances: 1) When benefit plan data is not available and when the card is used to pay a coinsurance bill from a provider (for amounts not covered by insurance) 2) When the employee or dependents are not covered by the employer plan 3) When over-the-counter items are purchased from merchants other than our partners (ie. Walgreens and Drugstore.com) and 4) When ineligible items are purchased with FSA-eligible items in a pharmacy, medical, dental or vision location.



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THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, NEW YORK, NY 10004.