

# Frequently Asked Questions

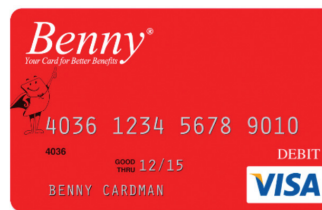
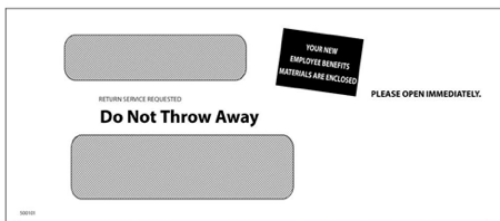
## Benny Card debit card

### What is a Benny Card?

The Benny Card is a special purpose Visa® card that gives you an easy, automatic way to pay for eligible healthcare expenses. You get the card when you sign up for a medical FSA (Flexible Spending Account). The card will contain your pre-tax annual election amount that you selected for your FSA account.

### What should I look for in the mail? What does the debit card look like?

Below is an illustration of the envelope containing your Benny Card and a picture of a Benny Card.



### How do I activate my Benny Card?

A sticker showing a phone number will be on the front of the card. Call the number and follow the recorded instructions to activate your card.

### How do I use my Benny Card?

Your Benny Card works like other debit cards. When you go to the doctor or pick up a prescription, simply use your Benny Card to pay. The amount of the copay or medication will be deducted automatically from your account.

### Where can I use my Benny Card?

Your Benny Card can be used anywhere that Visa® is accepted, including hospitals, doctors' offices, dental offices, vision providers and pharmacies. It can also be used at retail stores like Walmart, Target, HyVee, Lewis Drug and others for prescriptions and eligible over-the-counter items. These retail stores have special technology, called an Inventory Information Approval System or IIAS, used to identify eligible FSA purchases. Eligible over-the-counter items purchased at stores with these systems are automatically verified as eligible and documentation is not required. Please note: A Health Reimbursement Account (HRA) is not eligible for dental, vision, or over-the-counter expenses.

### What expenses are eligible under my medical FSA?

You can use your FSA Benny Card for medical and pharmacy copays, deductible and coinsurance expenses, vision, dental, and eligible over-the-counter expenses.

## Important facts about your Benny Card

- Employees who sign up for medical FSA will automatically be issued two cards per family
- The Benny Card can be used for services incurred during the current plan year.
- The Benny Card can only be used for eligible expenses
- Most Benny Card transactions are automatically verified.
- The best forms of verification are EOBs and itemized receipts

### Questions?

Flexible Spending Department  
1-877-737-7730 or  
(605) 328-6810  
[flex@sanfordhealth.org](mailto:flex@sanfordhealth.org)

## When do I need to send in documentation?

Some debit card transactions will require you to send in your receipt showing that your expense was eligible and used within the proper plan year. This is a requirement by the IRS guidelines for FSA debit cards.

If verification is needed, a letter will be sent to you. If you receive a letter, it is important that you return the information promptly. For medical services, such as doctor visits, an Explanation of Benefits (EOB) is the best form of documentation. You can access it through your secure online member account at [sanfordhealthplan.com/memberlogin](http://sanfordhealthplan.com/memberlogin).

An itemized receipt may be required for medication or medical supply purchases. It must include the following information:

- Name of doctor or store.
- Description of service provided or item purchased.
- Date of service or purchase.
- Amount you paid.
- Name of person who received service or purchased item.
- Prescription name (if applicable).
- Total amount paid by insurance (if applicable).

Remember it is always best to save your receipts for purchases made with your debit card. If your claim is not automatically verified, you must submit your documentation for verification, as per IRS guidelines.

## I have Sanford Health Plan insurance, why am I asked for documentation for Sanford Health claims?

When we ask you for documentation for these claims, it means that the amount charged to your Benny Card does not match the amount we have processed in our claims system. This might be due to discounts, finance charges, or paying for multiple services at the same time. Because we do not have access to your patient account record, we are required to ask for your documentation.

## I don't want to use my debit card; can I file my claims manually?

Yes, you can file your claims online, by paper or via our mobile app.

## How do I send in documentation or a claim?

You have many options for sending your documentation to the Flex Department:

- Mobile app: download the mySanfordFlexPlan app.
- Online: [sanfordhealthplan.com/memberlogin](http://sanfordhealthplan.com/memberlogin),
- Fax: (605) 328-7207
- Email: [flex@sanfordhealth.org](mailto:flex@sanfordhealth.org)
- Mail: Sanford Health Plan Flex Department, PO Box 91110 Sioux Falls, SD 57109

## How can I use my card if I receive a bill from my doctor at home?

Check with the billing office that mailed your statement. You may be able to write your debit card number in the space provided on your bill or statement and return it to the provider or you may be able to call the provider billing office with your debit card number. In either situation, you will most likely need to send in your Explanation of Benefits for substantiation, as required by IRS guidelines.

## Can I get an additional card for my college age dependent? What if I lose my debit card?

Yes, a set of 2 additional cards can be purchased for \$5 and will be deducted from your flex account. You should receive the cards within 7-10 days.

If you lose your debit card(s), you can report it online through your mySanfordHealthPlan account or contact the Flex Department at (877) 737-7730. A new set of debit cards will be ordered and mailed to your home address. A \$5 fee will be deducted from your flex account.

## I enrolled in a dependent care flex account; can I use my Benny Card?

No, your dependent care account will not be loaded on your debit card.