



# Your Benny Prepaid Benefits Card offered by Meritain Health

The Benny prepaid benefits card will help you pay for medical costs. The first thing to remember when using the Benny prepaid benefits card is to save your receipts. The IRS, which governs the use of the Benny prepaid benefits card, allows some of the expenses you incur to be automatically approved. But this won't always happen. In some cases, you'll receive a letter asking for an itemized receipt of the purchase. When you receive this letter, make sure you submit the receipts as soon as possible to avoid having the card suspended.

You might receive a letter requesting an itemized receipt when:

- You use your Benny prepaid benefits card to pay a coinsurance bill from a doctor (for amounts not covered by insurance) that is not a standard copay.
- You or your dependents are not covered by your employer's health plan.
- You buy items that are not eligible along with FSA-eligible items in a pharmacy, medical, dental or vision location.
- You purchase over-the-counter items from stores that do not electronically identify FSA-eligible items.

## What is an itemized receipt?

An itemized receipt must include:

- The merchant or provider's name.
- The patient's name.
- Services received or items purchased.
- Date of service.
- The amount of expense that is the patients' responsibility after all applicable insurance has been considered.

*Cancelled checks, card transaction receipts or previous balance receipts are not valid forms of an itemized receipt.*

If you have questions, you can call our FSA department at **1.800.566.9305** for more information.

## I used my Benny prepaid benefits card. Now what?

### I made a charge at my local **pharmacy**.

1. If the charge was for a prescription copay, be sure to get an itemized receipt for your records.
2. If the charge is for an over-the-counter item at a pharmacy that does not electronically identify FSA-eligible items, you should get an itemized receipt for your records. Meritain Health will send you a letter asking for a copy of the receipt. You can fax the receipt to **1.763.852.5015**.

### I made a charge at my local **doctor's office**.

1. If the charge was for an office visit copay, be sure to get an itemized receipt for your records.
2. If the charge is less than or greater than your standard office visit copay, ask for an itemized receipt. Meritain Health will send you a letter asking for a copy of the receipt. You can fax the receipt to **1.763.852.5015**.

### I made a charge at my local **dentist's/orthodontist's office**.

1. Simply ask for an itemized receipt. Meritain Health will send you a letter asking for a copy of the receipt. You can fax the receipt to **1.763.852.5015**.
2. Also, be sure to send a copy of the orthodontic contract, if applicable, to Meritain Health.



An Aetna Company

[www.meritain.com](http://www.meritain.com)

I made a charge at my local **chiropractor's office**.

1. If the charge was for an office visit copay, you should retain an itemized receipt for your records.
2. Just ask for an itemized receipt and a letter of medical necessity if supplements were purchased. Meritain Health will send you a letter asking for a copy of the receipt. You can fax the receipt to **1.763.852.5015**.

I made a charge at the **home health** provider for durable medical goods.

You should ask for an itemized receipt. Meritain Health will send you a letter asking for a copy of the receipt. You can fax the receipt to **1.763.852.5015**.

I made a charge to a provider for **new glasses or contacts**.

You should ask for an itemized receipt. Meritain Health will send you a letter asking for a copy of the receipt. You can fax the receipt to **1.763.852.5015**.

**If you have questions, you can call our FSA department at 1.800.566.9305 for more information.**

Powered by:



*An Aetna Company*

[www.myMERITAIN.com](http://www.myMERITAIN.com)