



FREQUENTLY ASKED QUESTIONS

Beniversal Card

GENERAL BENIVERSAL® PREPAID MASTERCARD® FAQs

WHAT IS A BENIVERSAL CARD?

The Beniversal® Prepaid Mastercard® is a prepaid card that is linked to the employer benefit plans associated with your card. Your Beniversal Card may allow you to pay for eligible expenses from your Medical or Limited Medical Flexible Spending Account (FSA), Health Reimbursement Account (HRA) or Limited HRA, Health Savings Account (HSA) and/or Commuter Benefit Plan (CBP) Account. Please see your Plan Highlights/Specifications to see what accounts are available on your card.

WHEN CAN I START USING MY BENIVERSAL CARD?

Before using your card, you must activate and sign the card; following the instructions received with your card.

- For FSA, HRA and CBP: wait to use the card on or after your effective date in the plan.
- For HSA: wait to use the card after your HSA has been established.

WHAT DOLLAR AMOUNT IS AVAILABLE ON MY BENIVERSAL CARD AFTER I ACTIVATE IT?

- For an FSA, the amount available = the total amount elected for the current plan year minus any prior payments and reimbursements.
- For an HRA, the amount available = the total funds posted to your current plan year account minus any prior payments and reimbursements.
- For a CBP Account, the amount available = the total amounts posted to your account(s) minus any prior payments and reimbursements.
- For an HSA, the amount available = the total contributions posted to your account minus any prior payments and withdrawals.

WHAT TYPE OF EXPENSES CAN I PAY FOR WITH THE BENIVERSAL CARD?

Always refer to your plan's documentation to see what expenses are allowed under your plan. Do not use your card for ineligible expenses. For an FSA, HRA and/or HSA, expenses must be for eligible medical services/items.

- FSA and HRA expenses may be for you, your spouse, or your eligible dependent(s), unless otherwise restricted by your plan. Do not use your card for ineligible expenses, such as teeth whitening, health club memberships or cosmetic procedures.
- HSA expenses may be for you, your spouse or your eligible dependent(s) as identified on your tax return.

For a CBP Account, eligible workplace commuting expenses may include mass transit and/or parking. Effective January 1, 2016, workplace mass transit expenses must be paid for with the Beniversal Card.

IF ASKED, SHOULD I SELECT "DEBIT" OR "CREDIT"?

- Select CREDIT to sign for the purchase or DEBIT to enter a PIN. To request a PIN, call (855) 247-0198.
- There is no ATM or cash access associated with this card.

CAN I USE THE CARD TO PAY FOR A SERVICE BEFORE IT IS PROVIDED?

No. IRS regulations require that a service be provided before paying for it with medical account funds. The IRS allows one exception for medical account funds: If orthodontia expenses are eligible under your plan, payments can be based either on date of service or payment due date.

CAN I USE THE BENIVERSAL CARD TO PAY A BILL THAT HAS A "BALANCE DUE" FOR AN ELIGIBLE SERVICE?

Yes, as long as the payment is completed in the same plan year that the service was provided. However, if follow-up documentation is requested for the expense, itemized detail will need to be provided as explained above.

CAN I USE MY CARD TO PAY FOR SERVICES THAT WERE PROVIDED PRIOR TO PARTICIPATING IN THE PLAN?

No, IRS regulations do not allow this. The date of service determines whether the expense is eligible, not the date of payment. A service is only eligible if it is provided in your current plan year and after you begin participating in the plan.

WHAT IF MY CARD DOES NOT WORK AT THE POINT-OF-SALE?

For an FSA or HRA, you may pay with another form of payment and submit a claim to BRI for reimbursement in one of the following ways:

- The BRIMobile app allows mobile device users to submit claims on-the-go.
- Log in to the Benefit Resource website, go to the Submit Claims/Receipts section (if allowed by your plan). Complete your claim form, then either upload it to Benefit Resource or print it so you can fax or mail it to Benefit Resource.
- Complete a paper claim form (available from the Benefit Resource website or your employer) and fax or mail it to Benefit Resource. For CBP, the options will vary based on the type of expense:

Mass Transit expenses must be paid with the card and are not eligible for claim reimbursement. If you are not able to use your card one month, the funds will roll to the next month and there is no loss of benefit.

- Vanpooling expenses can be paid with another form of payment and a claim can be submitted using a paper claim form (available from the BRI website). You can fax or mail it to BRI along with a receipt or other documentation verifying the eligibility of the expense.
- Parking expenses can be paid with another form of payment and a claim can be submitted. Parking claims can be submitted online at BenefitResource.com, through the BRIMobile app or by completing a paper claim form and submitting it by fax or mail.

For an HSA, you can initiate an online transfer from the HSA to a personal account when you access your HSA Online Account at BenefitResource.com.

WHAT ARE SOME REASONS MY BENIVERSAL CARD MIGHT NOT WORK AT THE POINT-OF-SALE?

- Your card has not been activated.
- Your account balance is less than the full expense.
- You attempted to purchase items not eligible under your plan.
- You attempted to use your card at a non-qualified merchant.
- The merchant is not registered in an eligible network.
- The merchant is having technical problems.
- The address you gave the merchant does not match the address on file with your card.

WHAT IF AN EXPENSE IS MORE THAN THE AMOUNT REMAINING IN MY ACCOUNT?

- If the merchant can do a split transaction, tell the clerk you wish to use the Beniversal Card for the exact amount left in your account. Pay for the remaining amount with another form of payment. For FSA, HRA, HSA and eligible CBP expenses, you can request reimbursement from the applicable account.
- If the merchant cannot do a split transaction, you will need to use another form of payment. For FSA, HRA, HSA and eligible parking and vanpooling expenses, you can request reimbursement from the applicable account.

HOW CAN I FIND THE BALANCE ON MY BENIVERSAL CARD?

- Go to BenefitResource.com (24/7) and click on "Participants". Log in with your Login ID and Password.
- Call Benefit Resource Participant Services, (800) 473-9595, Monday - Friday, 8am to 8pm (Eastern Time).

HOW LONG CAN I CONTINUE USING MY BENIVERSAL CARD?

You can continue using your card through the expiration date on the card as long as you continue to participate in your employer sponsored plan.

- For an FSA, your new Medical FSA election will be loaded on your card at the beginning of each new plan year. (Medical FSA funds from the prior plan year will no longer be available on the card after that plan year ends.) If you terminate employment or stop participating in the plan, you will not be able to access funds using the card. Claims for eligible expenses may be submitted for reimbursement per your Plan Highlights.
- For an HRA, your funds will be available on your card per your HRA Plan Highlights. If you terminate employment or stop participating in the plan, you will not be able to access funds using the card. Claims for eligible expenses may be submitted for reimbursement per your Plan Highlights.
- For an HSA, generally you can continue to use the card as long as you remain employed and have a positive HSA balance. If you terminate employment, the account will remain yours and you will still be able to withdraw funds. You will be contacted directly if any changes that may affect your account at that time.
- For a CBP Account, account balances will be available on the card through the end of the month following the last month of eligibility. Refer to your Plan Specifications for additional information.

WHAT IF I LOSE MY BENIVERSAL CARD?

- Report a lost card immediately by calling Benefit Resource at (800) 473-9595.
- Request replacement cards at the same number. (There is a fee associated with card replacement. Fee details are available in your Cardholder Agreement. A third party may opt to pay this fee on your behalf. Check with your plan administrator.)

BENIVERSAL CARD FSA/HRA/HSA FAQs

WHAT CAN I PURCHASE WITH MY BENIVERSAL CARD?

- Use your card to pay for medical expenses that are eligible under your plan. Check the plan information from your employer for additional details.
- Do not use your card for ineligible expenses, such as teeth whitening, health club memberships or cosmetic procedures.
- Expenses must be for you, your spouse, or your eligible dependent(s), unless otherwise restricted under your employer's plan.
- General information about eligible expenses is available at BenefitResource.com.

WHERE CAN I USE MY BENIVERSAL CARD FOR ELIGIBLE MEDICAL EXPENSES?

Your card will work at Qualified Merchants who accept Debit Mastercard. Qualified Merchants include medical providers such as: chiropractors, doctors, dentists, hospitals, medical labs, medical supply stores, orthodontists, podiatrists, vision centers, IIAS merchants and 90% merchants.

WHAT IS AN "IIAS" MERCHANT?

An IIAS merchant has an Inventory Information Approval System (IIAS) that automatically identifies eligible medical expenses. A list of IIAS merchants is available at BenefitResource.com. For an FSA/HRA, you usually will not need to submit a receipt to verify the eligibility of a purchase made at an IIAS merchant but save your receipt just in case. For an HSA, you should always save your receipts in case there is an IRS audit. Here's how it works:

- Have the sales clerk total your entire purchase.
- Use your Beniversal Card first, which will automatically pay for the eligible medical items.
- Use another form of payment for the remaining amount.

WHAT IS A 90% MERCHANT?

A 90% merchant has registered with a national organization, certifying that 90% or more of its revenue is from the sale of eligible medical items. (If a merchant has more than one location, each location must be registered.) A list of 90% merchants is available at BenefitResource.com.

- For an FSA/HRA, you usually will need to submit a receipt for a purchase made at a 90% merchant, so save your receipt.
- For an HSA, you should always save your receipts in case there is an IRS audit.

WHAT DOLLAR AMOUNT IS AVAILABLE ON MY BENIVERSAL CARD AFTER I ACTIVATE IT?

- The amount available for a Medical FSA = the total amount you elected for the current plan year minus any prior payments and reimbursements. Check your plan documents to determine if prior year funds are available on the card.
- The amount available for an HRA = the total funds posted to your current plan year account minus any prior payments and reimbursements.

WHAT IF A PROVIDER REQUIRES ME TO PAY IN FULL AT THE POINT-OF-SALE FOR A MEDICAL EXPENSE, EVEN IF PART OF THE EXPENSE WILL BE PAID FROM ANOTHER SOURCE?

Do not use your Beniversal Card if any part of the expense will be reimbursed from another source (such as your health insurance carrier). Pay the required amount with some other means and request reimbursement from the applicable account.

CAN I USE MY CARD TO PURCHASE OVER-THE-COUNTER (OTC) ITEMS?

If your Medical FSA is on the Beniversal Card, eligible OTC medical items can be purchased with your card. Examples of OTC items are available at [BenefitResource.com](https://www.benefitresource.com).

- For an HSA, you can use your card to purchase eligible OTC medical items.
- For an HRA, check your plan's documentation to see if OTC expenses are eligible.

WHAT IF I ORDER MY PRESCRIPTION THROUGH AN ONLINE OR MAIL ORDER PROGRAM?

When payment information is requested for a prescription service, you can simply provide your Beniversal Card number and related account details.

WHAT SHOULD I DO WITH MY RECEIPTS WHEN I USE THE CARD FOR FSA OR HRA MEDICAL SERVICES/ITEMS?

SAVE YOUR RECEIPTS! In fact, save all documentation related to medical expenses paid with your Beniversal Card. The documentation must include provider name, type of service, date of service and cost of service. (For prescription drugs, documentation must include the drug name.) Credit or debit card information should not be included when submitting documentation.

- IRS regulations require all FSA/HRA transactions to be verified for eligibility.
- The technology built into your card provides a way to verify many card transactions automatically.
- When a card transaction cannot be verified automatically, the IRS requires that you submit follow-up documentation. Benefit Resource will contact you when this is necessary. This often happens if you use the card for the following: (1) Dental and vision expenses, (2) Expenses that are not co-payments under your employer-sponsored health insurance plan, and (3) Expenses at a 90% merchant

WHAT IF I LOSE MY FSA OR HRA RECEIPTS?

See if your provider or insurance company can provide copies for you. If you cannot provide the document(s) requested by Benefit Resource or if an expense is ineligible, you may repay the expense or provide a substitute claim to offset it. If you take no action: (1) your FSA and/or HRA may be suspended, (2) your eligibility to participate in the plan may be suspended, and/or (3) the amount of the expense may be deducted from your wages on an after-tax basis. Card purchases not verified as an eligible expense will be reported as taxable income, per IRS regulations.

WHAT SHOULD I DO WITH MY RECEIPTS WHEN I USE THE CARD FOR HSA MEDICAL SERVICES/ITEMS?

Save them. You are responsible for ensuring funds are used for eligible expenses and would be required to provide documentation of expenses if audited by the IRS.

WHEN A PLAN YEAR ENDS, WILL FUNDS FROM THAT PLAN YEAR STILL BE ON MY CARD?

- For an FSA or HRA, see your Plan Highlights to determine the time frame that funds are available after the end of the plan year and how to access those funds.
- For an HSA, balances will automatically rollover from one year to the next.

BENIVERSAL CARD CBP FAQs

WHERE CAN I USE MY BENIVERSAL CARD FOR ELIGIBLE WORKPLACE COMMUTING EXPENSES?

The Beniversal Card operates nationwide at approved merchants that accept Debit Mastercard. An approved merchant primarily provides transit passes and/or workplace parking. For example, you can use your card to purchase eligible services from a transit company's kiosk, ticket window or mail and ride program. You cannot use your card at non-qualified locations such as restaurants, gas stations, bookstores, department stores or grocery stores.

WHAT HAPPENS TO MY CBP FUNDS AT THE END OF EACH MONTH?

Unused balances at the end of a plan month will be carried forward to the subsequent plan month to be used for future qualified expenses for that account.

DO I NEED TO KEEP THE RECEIPTS WHEN I USE THE BENIVERSAL CARD FOR WORKPLACE COMMUTING EXPENSES?

If a receipt for the service is provided, you should keep the receipt to comply with IRS requirements and your employer-sponsored plan. When submitting a request for reimbursement of a vanpooling expense, you must submit supporting documentation to verify the expense. There may also be times when you will be required to verify a parking expense. If you cannot provide the document(s) requested by Benefit Resource or if an expense is deemed ineligible:

- You may repay the expense or submit a substitute claim.
- Your employer may deduct the amount of the expense that has not been verified from your wages on an after-tax basis.
- Your CBP Account may be suspended.
- You may no longer be allowed to participate in the plan

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The Employer maintains a Plan Document; if anything in this document conflicts with the Plan Document, then the Plan Document controls. | The Beniversal Prepaid Mastercard is issued by The Bancorp Bank pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of, Mastercard International Incorporated. Card accepted at qualified merchants accepting Debit Mastercard. The Bancorp Bank; Member FDIC. | HSA Custodial Services are provided by another financial institution. A separate HSA Custodial Agreement will govern the HSA Custodial Account.

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