



BENEFIT SERVICES, INC.
A Division of CoreSource, Inc.

Frequently Asked Questions

Where can I use the Prepaid Benefits Card?

IRS regulations allow you to use their Prepaid Benefits Cards in participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA/HRA-eligible items at checkout and accept MasterCard® prepaid cards. Eligible expenses are deducted from the account balance at the point of sale. Transactions are fully substantiated, and in most cases, no paper follow-up is needed. You may also use the Card to pay a hospital, doctor, dentist, or vision provider that accepts MasterCard®.

If asked, should I select “Debit” or “Credit”?

Your prepaid Benefits Card is actually a prepaid card. But, since there is no “prepaid” selection available, you should select “Credit.” You do not need PIN and cannot get cash with the Prepaid Benefits Card.

How does the Card work in participating pharmacies, discount stores, and supermarkets?

Bring FSA/HRA eligible items to the register at checkout to let the clerk ring them up.

Present the Card and swipe it for payment.

If the Card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are FSA/HRA-eligible), the amount of the FSA/HRA-eligible purchases is deducted from the account balance. The clerk will then ask for another form of payment for the non-FSA/HRA-eligible items.

If the Card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.

The receipt will identify the FSA/HRA-eligible items and may also show a subtotal of the FSA/HRA-eligible purchases.

What if I lose my receipts or 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 either send a check back to the plan or you can submit additional eligible expenses in to justify the expense.

Can I use the Prepaid Benefits Card if they receive a statement with a Patient Due Balance?

Yes. As long as you have money in your account for the balance due, the services were incurred during the current plan year, and the provider accepts MasterCard®, you can simply write the Card number on your statement and send it back to the provider.

How do I know how much is in my account?

You can visit your personal Account Summary page at www.MyBenny.com or the FMH website www.f-m-h.com and view your account activity and current balance. Or, you can call FMH at 800-990-9058. If you try to use the card on a transaction that is for more than what you have available it will be denied. Ask the clerk to run the card for the exact amount you have remaining and then simply pay the balance with another form of payment.

Will I be responsible for charges on lost or stolen Prepaid Benefits Cards?

If the Plan Administrator 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 may be purchased.

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

You will receive a letter or notification from FMH if there is a need to submit a receipt. All receipts should be saved per the IRS regulations. If receipts are not submitted as requested to verify a charge made with Prepaid Benefits Card, then the Card may be suspended until receipts are received. You may be required to repay the amount charged. FMH will advise you if 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.

Do I need to save my cards for next year?

If you elect to enroll in your employers Flexible Spending account plan for the following plan year you will need to keep your same card. At the first of the new plan year your new election amount will be available for you to begin using. There is a \$10.00 fee for cards to be reissued or replaced. Please notice the expiration date on your card. If the expiration date is soon approaching, a new card will be issued a few weeks prior to the expiration date.