



# Say hello to **Benny™!**

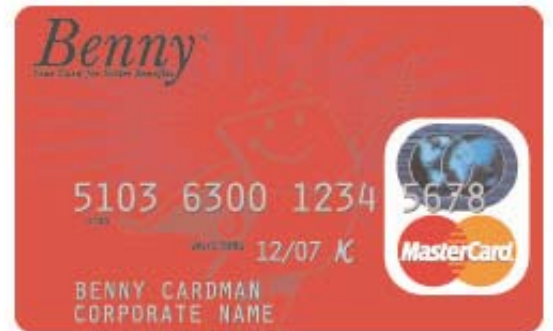
## **Using your Manley Services healthcare FSA just got easier...**

- ✓ It's automatic!
- ✓ It's fast!
- ✓ It's easy to track your FSA balance!
- ✓ It improves your cash flow!

A valuable part of your benefits program includes Flexible Spending Accounts, or "FSAs" for short. The healthcare FSA, regulated by the IRS, lets you pay for eligible healthcare expenses with pre-tax dollars. Now we've improved your healthcare FSA by adding an exciting new feature that makes it easier to use...Benny™.

### **How It Works**

The Benny™ MasterCard® Card is a special Card that draws on the value of your annual FSA election amount. It gives you an easy, automatic way to pay for qualified healthcare expenses not covered by your health insurance. Each time you incur a qualified healthcare expense at a health-related business (like a pharmacy or doctor's office) **that accepts MasterCard®**, simply use your Benny™ Card. The amount of your qualified purchases will be deducted from your FSA automatically and the pre-tax dollars are electronically transferred to the provider for immediate payment.



With the Benny™ Card, much of the paperwork related to claims has been simplified. You'll have online access to account activity tracking and helpful planning tools, too.

### **Getting Started**

1. After the setup process is complete, you will receive two Cards for your family's use, along with instructions and other important information. Additional Cards are available for \$10 each through Manley Services at (541) 485-7488 or toll-free (800) 422-7038, option 7.
2. To prevent fraud, your Card must be activated before you can begin using it. Activate your Card according to the instructions provided.
3. Begin using your Card on the **third business day after activation**. (Remember, you can't use the Benny™ Card at non-health related locations, such as restaurants, gas stations, and bookstores.)



### Using the Benny™ MasterCard® Card is simple because...

- ✓ **It's automatic**—the funds are immediately transferred from your FSA at the time you incur the expense.
- ✓ **It's fast**—a simple swipe of the Card makes it hassle-free!
- ✓ **It's easy**—in most cases, documentation will still be required after your purchase. Be sure to save all EOBs, pharmacy receipts, etc., as you normally would.
- ✓ **It improves your cash flow**—you don't have to lay out cash at the time of purchase or wait for reimbursement checks.
- ✓ **It's easy to track**—your current balance is available around the clock at [www.BennyCard.com](http://www.BennyCard.com).

### Here's what some actual Benny™ Card users are saying:

*"I've used the Benny™ Card at two different pharmacies and it was fabulous! Thank you for such a great service—it is wonderful and easy!"*

*"I would like to ... tell you how wonderful the Benny™ Card has been. With all the unexpected hospital visits, medical tests, office visits and additional medications I've had to purchase, the Benny™ Card has been a God send!!"*

*"I've found the Benny™ Card to be very convenient and easy. My son's orthodontist's office was also very excited [about] the program. ... I really like not having to pay twice. For a family on a budget it makes a big difference."*

### Questions?

You will receive more details when you get your Card in the mail. In the meantime, you are welcome to visit the Benny™ Card Web site at [www.BennyCard.com](http://www.BennyCard.com), or call a Manley Services FSA specialist at (541) 485-7488 or toll-free (800) 422-7038 and choose option 7.



A PacificSource Company

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