



## The Benny Card Makes VEBAs So Easy!

- It's automatic—funds are automatically sent from your VEBA to the provider.
- It's instant. One swipe and you're done!
- It's easy. Most expenses auto-approved so you don't need to follow up with documentation. (Keep your receipts because there may be expenses the IRS will require us to document.)
- It saves you money! No need to pay cash at the time of purchase or wait for reimbursement checks.
- It's in real time so you'll always know your balance. Check your balance often at [bpas.com](http://bpas.com) or on your smart phone or tablet.



## It works just like a credit card

When you use the Benny™ Card at your pharmacy or doctor's office, funds are automatically pulled from your VEBA to pay for qualified health expenses. No more writing checks or paying cash! And, you can always **track your account balance online at [bpas.com](http://bpas.com)**.

Use your Benny Card for qualified health care expenses, like:

- Prescription drug co-pays
- Health plan deductibles
- Office visit co-pays
- Coinsurance
- Lasik surgery
- Eyeglasses
- Dental and vision services

Pay off your health care bills with the Benny™ Card, too. Simply write the Benny Card number on your statement for services you received in the plan year and send it to your health care provider. Then, send us a copy of the itemized bill from your provider or insurance carrier. (Sorry, it's an IRS requirement.)

## A Few Details & Tips

- **It's in the mail.** About two weeks after enrollment, you'll receive two Benny™ Cards in a white envelope marked "do not throw away." If a family member throws away the cards mistaking them for a credit card solicitation, we will have to charge a \$5 VISA replacement fee for new cards.
- **Available Balance.** VEBAs are subject to fluctuations in market investments so you can only spend up to 90% of your balance with the Benny Card so you don't risk overdrawing the account. If an expense is more than your remaining balance, the card will be declined. If you need to access more than 90% of your VEBA, just complete a claim form and submit it to us online, through our free mobile app, fax, or mail. Visit [bpas.com](http://bpas.com) for more details on filing claims.
- **Making a Large Purchase.** Check your account balance before making a large purchase so you can split the cost. Use the Benny™ Card for the exact amount on your Card, then pay the remaining amount separately.
- **Three Words: Keep Your Receipts.** Roughly 90% of purchases are auto approved (substantiated). But, the IRS may require receipts for some purchases. Why? When you use your Benny card, we're notified of the merchant, date of service and the dollar amount to pull from your account. We can't see what services were provided. So, for example, when you're at the dentist, we need to know if you had your teeth cleaned, which is an eligible expense, or if you had your teeth bleached, which is an ineligible expense. A "Balance Forward" statement doesn't provide us with enough information to meet the IRS requirements. Bottomline: keep your receipts!

### Questions? Reach Out.

Call 855-404-VEBA | email: [reimbursements@bpas.com](mailto:reimbursements@bpas.com)

