

## Using the Benny Card

### What is it?

The Benny Card is a debit card that allows you to pay for eligible medical, dental, or vision expenses through the tax-free Medical/Dental Expense Account (MDEA) and/or the Health Reimbursement Arrangement (HRA).<sup>i</sup> Using the card does not mean that all transactions are paperless. **The Internal Revenue Service (IRS) requires that ALL debit card transactions including those made using the Benny Card be documented as eligible expenses.**<sup>ii</sup> Most transactions are verified automatically. However, some will require documentation from the participant as substantiation for a specific debit card transaction.

### How to use it:

- Use your Benny Card like a debit card when paying for eligible expenses.
- Use it only for a current year's expense.
- Save all itemized receipts or Explanations of Benefits (EOBs) as documentation. (See below for what is considered acceptable documentation.)
- The date the card is swiped is the date of the transaction. It may not correspond to the date service was provided.
- The card is limited by the amount in your MDEA and/or HRA.

### If you receive a substantiation request from 121 Benefits:

- You must submit the documentation via fax, U.S. mail, mobile app, or online to 121 Benefits.
  - If you do not provide the substantiation in a timely manner:
    - Your debit card will be turned off.
    - The unsubstantiated amount will be considered taxable income and this amount will be included on your W2 form.

### What is acceptable documentation?

- Acceptable documentation is an itemized receipt or Explanation of Benefits (EOB) that reflects the actual date of service, description of service and patient portion of the charges.
- Remember that the Benny Card should only be used for current year's expenses. Paying a prior year's expense or pre-paying for future services is not allowed.

If you have questions, contact 121 Benefits at 612-877-4321 or 1-800-300-1672. You can also call the Employee Insurance Division for help at 651-355-0100.

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<sup>i</sup> This is only an overview of the debit card process. For a full explanation of the program benefits and operations, refer to the Summary Plan Description at [www.121benefits.com](http://www.121benefits.com).

<sup>ii</sup> See the Eligible Expense List on the 121 Benefits' website or contact them directly with questions.