



Using the Benny Card or new blue 121 Benefits debit card for your MDEA and/or HRA



What is it?

The Benny Card and 121 Benefits debit card are debit cards that allows you to pay for eligible medical, dental, Rx or vision expenses through the tax-free Medical/Dental Expense Account (MDEA) and/or the Health Reimbursement Arrangement (HRA).ⁱ

The advantage to using the card is that you do not need to pay out of pocket and then request reimbursement. 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 or debit card be documented as eligible expenses.**ⁱⁱ Most transactions are verified automatically. Some will require documentation from the participant as substantiation for a specific debit card transaction.

How to use it:

- Use your Benny Card or 121 Benefits debit card when paying for eligible expenses.
- Use it only for a current year's expense. Prior year's expenses paid with the debit card will be ineligible.
- 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 the service was provided.
- Transactions paid with the card are 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 is 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 and 121 Benefits debit 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.

ⁱ 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.

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