

Goldleaf Partners Benny Card Frequently Asked Questions

What is the Goldleaf Partners Benny Card?

The Goldleaf Partners Benny Card is a convenient, funded card used to pay for qualified expenses at the time of service or delivery. Transactions on the card must be for you, your spouse, or eligible tax dependent(s). Charges to the card cannot exceed the available balance in your spending account(s).

How do I receive the Benny Card?

The Benny Card will be issued at the time of enrollment. Your card will be mailed to the address listed on your enrollment form approximately 7-10 business days after processing your enrollment. A new participant is not charged a fee for the initial set of cards.

Where can I use the Benny Card?

For health spending accounts, the card may be used at any approved merchant who has adopted the IRS-mandated Inventory Information Approval System (IIAS) or merchants that have an authorized medical provider code, which includes doctors, dentists, pharmacies, or vision providers. The IIAS requires merchants to place special SKU numbers on items that are eligible for reimbursement through the health care spending accounts.

IIAS is a Federal Government mandated system used by pharmacy merchants that identifies eligible prescription and over-the-counter (OTC) items and limits FSA, HRA, and HSA payment cards to only those eligible items. This system makes it easier for account holders to manage eligible OTC and pharmacy expenses, since the merchants automatically substantiate purchases at the point of sale. All supermarkets, grocery stores, department stores, and wholesale clubs are required to implement the IIAS merchant program or they cannot accept the Benny Card.

Visit www.goldleafpartners.com/resources.html and select "IIAS Merchant List" under the Other Useful Resources to view a list of the approved IIAS Merchants.

The Benny Card can also be used for transportation spending accounts. The Benny Card cannot be used for dependent care spending accounts.

How does the Benny Card work?

The card should be swiped through the merchant's scanner using the "credit" option. The transaction amounts are immediately and directly withdrawn from your account. Substantiation or follow-up documentation may still be necessary for the validation of eligible medical expenses. All payments made on the card must be for dates of service within the active plan year. Please note that to be deemed an eligible expense, the expense must be incurred; therefore, any expense that is prepaid with the benefit card will be denied and repayment will be immediately requested. To prevent this from happening, do not use the Benefit Card for any prepaid expense.

What is substantiation?

Substantiation is documentation that may be required to validate or verify an eligible expense. Examples of substantiation include the Explanation of Benefits (EOB) provided by your health plan provider, itemized receipt(s) from the health care provider, or itemized receipt from transit and/or parking provider. Substantiation documentation must include the following:

- Name of the service provider or place of purchase,
- Date the service was incurred (may be different from the date paid),
- Name of individual for whom the service or expense was provided (patient),
- Detailed description of the procedure/service or product purchased,
- Drug name and Rx number, if applicable, and
- Amount/cost of the service or expense that participant is responsible for paying.

Why is substantiation needed when using the Benny Card at a medical provider office?

There are common misconceptions about receipt requirements. Many participants believe if they pay for an eligible service at a doctor, dentist, or vision provider, no further receipts or documentation is required to support the expense. This is not the case; substantiation is needed to verify that the expense was for an eligible service or product and incurred within the plan year. Providers will sometimes have you pay for a previous service that was incurred prior to the plan year. There are also some products or procedures that require a prescription or letter of medical necessity in order to be eligible. Some services are not eligible (e.g., cosmetic procedures, teeth whitening, protection plans).

What are common methods of substantiation?

Auto-Substantiation. An automated process to substantiate Benny Card claims either by substantiating the claim against the schedule of benefits of the employer group health plan or recurring auto-substantiation (charges that exactly match the provider and dollar amount for previously approved and substantiated transactions).

Recurring expenses. Expenses such as physical therapy, orthodontia, and mail order prescriptions can be set up to auto-substantiate on an annual basis; contact Goldleaf Partners to discuss this option.

Manual Substantiation. All purchases that do not qualify for auto-substantiation must be substantiated with receipts or other documentation. *Examples:* Doctor, dentist, and other provider visits where the amount paid is not equal to the copay or prescription and over the counter transactions where the amount paid is not equal to the copay at a store that is not IIAS compliant.

Goldleaf Partners will send an email or letter notifying you when substantiation is required. If the required documentation is not received within 30 days of the transaction, the claim will be denied and Goldleaf Partners will suspend all cards linked to the account. The card(s) will not be reactivated until required substantiation or repayment is received and approved. The following outlines the notification process and actions for unsubstantiated card claims:

- Day 3: First Receipt Request
- Day 15: Second Receipt Request
- Day 30: Overdue Notice – Benny Card placed on hold
- Day 32: Ineligible Notice – Claim denied and repayment requested

If substantiated claims are submitted for reimbursement while repayments are pending, these claims can be used to clear any repayments due.

If I have a Limited FSA due to enrollment in a Health Savings Account (HSA), how may I use the Benny Card?

Use of the card is only allowed at approved dental and vision providers.

Can I add a Personal Identification Number (PIN)?

Participants have the option to pay providers using a PIN when using your Goldleaf Partners Benny Card. To create a PIN, please call 866.898.9795. To use your PIN at the point of sale, simply select “debit” and enter your PIN when prompted. Using a PIN is not required. You may continue to sign for debit benefit card purchases, just as you’ve done in the past, by choosing “credit.”

What happens to the Benny Card if I terminate my employment?

The card becomes inactive the day following the date of termination. Expenses incurred prior to or on the date of termination are eligible for reimbursement by submitting a claim form with substantiation to Goldleaf Partners.

What if my Benny Card is lost or stolen?

Contact Goldleaf Partners to report your card lost or stolen as soon as you realize it is missing. This can be done by contacting us directly at 866.882.8442, opt. 5 or by reporting the card lost or stolen within the consumer portal. This allows us to deactivate your current card(s) and issue replacement card(s) as quickly as possible. A \$10 fee will be assessed to the participant’s account for replacement cards.