



## BENNY™ MASTERCARD® PAPERWORK REDUCTION TIPS

The IRS requires Manley Services to verify that all purchases made with the Benny™ PrePaid MasterCard® are considered medically necessary. Although, in some cases, we are able to verify purchases automatically, please retain your paperwork. Often, we will need some form of documentation to confirm that the products or services are medically necessary and not elective or cosmetic.

**Note:** The Benny™ assumes the date of service is the day the card is swiped. If you are paying for a prior service, only use your card if the service date is within your current plan year. Prior year services need to be submitted as a manual claim for reimbursement.

By checking your balance often, either online or by calling Manley Services, you will know your available balance. If you make a purchase for more than your available balance, ask the store clerk to charge part (up to your available balance amount) to your Benny™, and then use another form of payment for the remainder of your purchase.

The following tips will help you limit the amount of paperwork you'll need to submit to us. If you have questions, you're welcome to call our Customer Service Department at **(800) 422-7038**.

### **At the Physician's Office, Clinic, or Other Medical Facility:**

- Only use your Benny™ to pay for services that have already been billed to your medical or dental plan, and have already been adjusted to match the plan's allowable costs.
- When you pay for a service, have the provider charge only the exact amount that is shown as the "Patient Balance" on your insurance carrier's Explanation of Benefits (EOB).
- If you are paying for multiple office visits, consider having the provider run the card separately for the exact "patient balance" for each visit. If you pay multiple visits with one card swipe, the system may not be able to identify which visits were combined, and you will probably need to submit documentation.

### **At Pharmacies and Retail Stores:**

- Purchase your over-the-counter (OTC) items from pharmacies and general stores that use the Inventory Information Approval System (IIAS). This system can automatically identify IRS-eligible expenses at the register so you won't need to submit documentation. (See IIAS Retailers in the following section for more information.)
- If you are using the Benny™ to purchase both prescription and OTC items at a pharmacy that does not have the IIAS system, consider having the pharmacist swipe the card separately for both purchases. You will still need to submit documentation for the OTC items, but the prescribed drugs should be automatically authorized.
- Be sure to activate your Card before having a subscription filled or making a purchase.

### **Using Benny™ for Expenses not Covered by PacificSource:**

Any time your Benny™ purchase is not a qualified expense on your PacificSource medical or dental plan, you will need to submit documentation to Manley Services. The only exception is eligible OTC items purchased at IIAS retailers (see IIAS Retailers in the following section for more information).

- Keep all EOBs and detailed receipts, and only charge the amount on the Benny™ that is not covered by other insurance.

*Continued on next page*

- Do not charge miscellaneous fees, such as interest or account fees, on your Benny™.
- Consider paying cash for small purchases and submitting a combined manual claim once you've accumulated several. Save your receipts in an envelope and submit them for reimbursement when you've collected an amount that is worth filing the paperwork.

## **IIAS Retailers**

The Inventory Information Approval System (IIAS) automatically identifies IRS-eligible expenses at the register and only allows the Benny™ to be used for IRS-authorized expenses. You'll be able to use your Benny™ to pay for eligible purchases and use another payment method for ineligible items, without submitting any documentation.

Many pharmacies and general stores already use the IIAS, and the number of participating retailers is growing. The following is a partial list of retailers with the IIAS; a complete list is available online at [www.MyBenny.com](http://www.MyBenny.com).

- Albertsons
- Bi-Mart
- CVS/Pharmacy
- Food-4-Less
- Fred Meyer
- Safeway
- Sam's Club
- Sav-on
- Target
- Walgreens
- Wal-Mart

## **Non-IIAS Retail and Mail Order Pharmacies**

As of January 1, 2009, merchants that do not use the IIAS technology will not be able to accept the Benny™. For these purchases, you will need to send us a copy of your documentation along with a Request for Reimbursement Form. A complete list of retailers with the IIAS is available online at [www.MyBenny.com](http://www.MyBenny.com).

## **Requests for Documentation**

Often, we are not able to verify purchases automatically. For example, the information for a transaction might simply list a department. In these cases, we will need some form of documentation to confirm that the products or services are medically necessary and not elective or cosmetic.

If you receive a letter from us requesting documentation, please send us:

1. A copy of the letter
2. Your documentation, such as your insurance carrier's Explanation of Benefits (EOB) or your store receipt showing an item name or description

If you know that a purchase is likely to require documentation, you are welcome to go ahead and send us a copy of your documentation along with a Benny™ Submission Form, instead of waiting to receive a Manley Services letter asking for documentation.