

Using your Benny® Prepaid Benefits Card is easy as *swipe and go*.

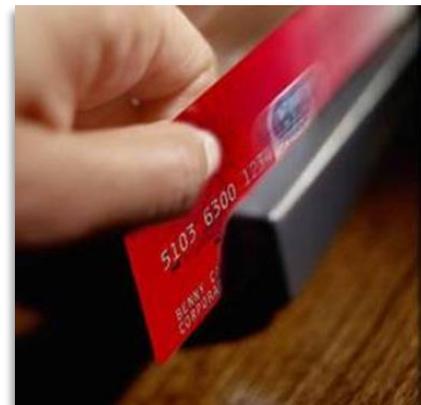
How the card works

- Use your Benny® Prepaid Benefits Card to pay for eligible items at any IIAS merchant that accepts MasterCard®
 - Eligible expenses are deducted from the account balance at the point of sale
- The card can also be used in response to a balance due notice from a hospital, doctor, dentist or vision provider
- Infinisource uses auto-substantiation technology to electronically verify the transaction's eligibility according to IRS rules
- Auto-substantiated transactions (85-95% of the time) require no further action. Otherwise, the cardholder will receive a letter or email requesting a receipt to verify the expense
- Participant account information and transaction history is available 24/7 online or via the mobile app
- A single card can hold multiple stacked accounts



You can use the card to pay for **eligible out-of-pocket healthcare expenses** such as:

- Prescription and health plan copayments, deductibles and coinsurance
- Amount due on medical and dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Medical supplies, such as bandages
 - Eligible over-the-counter (OTC) items (OTC medicines require a prescription)



Substantiation: manual process overview

- IRS requires that 100% of card transactions be substantiated
- A small percentage may not be auto-substantiated
- To achieve 100% IRS compliance:
 - Infinisource will send a letter/email requesting documentation
 - You must upload the receipt via the online portal or mobile app
- If the transaction is ineligible or if documentation is not sent after the second request, Infinisource may suspend the card and request refund of overpayment from you
- The Benny® Prepaid Benefits Card may be reinstated when the receipts are received or overpayment is returned to your account