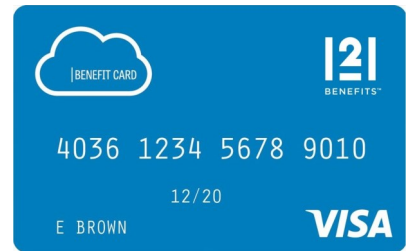


# 3 things to remember about your **Benefit Card**



The *Benefit Card* is a prepaid benefits card that uses tax-free dollars from your Health Reimbursement Arrangement (HRA) and Health Care Flexible Spending Account (FSA) for out-of-pocket expenses.



## FAST FACTS

The Benefit Card is preloaded each year with your annual Health Care FSA election amount.

HRA funds are available per the funding schedule.

You don't have to file a claim or request a distribution when you use your card.

(However, remember to keep all receipts for documentation requests.)



## ELIGIBLE EXPENSES

Use your Benefit Card for eligible expenses at the medical, dental or vision office, hospital and medical laboratories, participating pharmacies or retail stores, and the FSA store.



## IRS REQUIREMENTS

Keep your itemized receipts in case verification is necessary as required by the IRS. With the Health Care FSA, some expenses require substantiation.

Some examples are co-payments for a spouse's plan, dental services, and vision services.