

SuperiorUSA offers the Benny Flex Debit Card

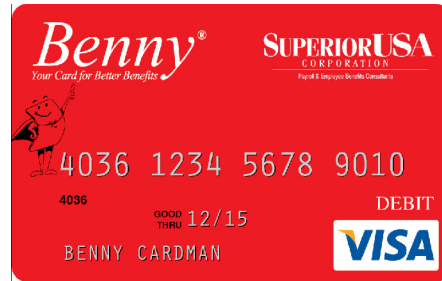
Plan participation just got easier...

Your employer has opted to offer the flex debit card as an added feature on your plan. Participants that use the card won't have to pay for qualified expenses out of their personal funds or wait for reimbursement. That means less paperwork, easier participation and greater peace of mind.

How the flex debit card works:

The card can be used only at qualified merchant locations accepting Visa. For example, the card works at providers like pharmacies, doctor's offices, clinics, child care facilities, dentists, and hospitals.

At general retailers and grocery stores, the card can only be accepted if the store has an automated system that instantly verifies eligible expenses at the register and then only pays for eligible items. Most retailers have these systems in place, including CVS, Cub Foods, Sam's Club, Super 1 Foods, SuperValu, Target, Walgreens, and Wal-Mart, to name a few. Note that OTC drugs and medicines are no longer debit card eligible at these stores due to the new substantiation requirements. They are still reimbursable via paper claim along with a doctor's prescription, letter, or SuperiorUSA's Medical Necessity Form.



How to get started with the debit card:

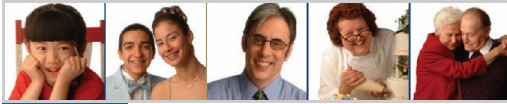
Some plans will have cards automatically provided to all participants at no charge, while other plans offer cards to participants on a voluntary basis (optional feature) if there is a participant cost. Please see your Plan Specs Sheet for details on how your plan is set up and who bears the cost.

If cards are optional, you will get to select the card when you make your plan elections. All card participants will receive the card by mail once the plan year begins. A second card will be provided or can be ordered at no charge through our website (as a backup or for a family member).

Your card automatically adjusts for balances at yearend. If your plan has an extended grace period or a rollover option, your card will continue to spend down the prior year's balances.

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(Please see the reverse side for detailed user rules and info)



Detailed Card User Info & Rules

- Your Plan Specs sheet will detail whether your plan's cards are automatically provided at no charge, or if the card is voluntary because of a cost to the participant. If the card is voluntary, you may elect the card on your election form.
- The debit card can only be used at Visa merchants and providers with an eligible credit card vendor code (MCC) listing them as a health care or dependent care provider, pharmacy, general retailer, grocery store, or similar. The card generally won't work at merchants such as gas stations, restaurants, etc.
- Only general retailers, discount/warehouse clubs, and grocery stores, that have an inventory and cash register system that automatically verifies and only pays for eligible flex expenses (an IAS system) will be allowed to accept the debit card. Nearly all large retailers have these systems in place (please refer to www.superiorusa.com for a more complete list of *Benny Card* partners). True pharmacies/drug stores need either IAS or must have 90% of their sales be flex eligible. Not sure if a retailer accepts flex cards? Just ask!
- At all health care, vision, and dental providers where an IAS system is not used, the card will be accepted and will pay for eligible purchases, but because your items will not be automatically verified, further substantiation will still be required to be sent to SuperiorUSA (itemized receipts, EOB's, etc.).
- The three primary situations where further paper substantiation will not be required (because they are automatically verified) are 1) purchases through an IAS inventory/register system (general retailers, grocery stores, and some pharmacies); 2) when the total purchase amount matches your insurance co-pay amount or a multiple of it (i.e. multiple prescriptions on one swipe); or 3) for recurring payments of previously approved expenses (such as LASIK or monthly dependent care). All other swipes need paper substantiation!
- Once you've made eligible card purchases that you anticipate will need substantiation, you can submit receipts with a claim form (with "Card Purchase" checked). Or instead, at month's end, reminder statements will be emailed or mailed to you requesting any further substantiation that is required. The reminder letters can be used in place of claim forms to be submitted along with receipts. You need to respond to these requests or 1) unsubstantiated and NQE card purchase amounts may be deducted from future reimbursements, and 2) your card may be deactivated after multiple reminders have been sent.
- If a debit card purchase goes unsubstantiated after three reminder letters and/or you are found to have purchased ineligible flex items (i.e. soda, candy, toiletries, etc.), you may be liable for a Non-Qualified Expense Fee (NQE).
- For all flex purchases, whether automatically verified and substantiated or not, you should always keep your receipts in case of later IRS inquiry!
- Additional or replacement cards cost \$5 (a second card is already included).
- ***Note that OTC drugs and medicines are no longer debit card eligible at most retailers and grocery stores due to the new substantiation requirements that prevent automatic verification. They are still reimbursable via paper claim along with a doctor's prescription, letter, or SuperiorUSA's Medical Necessity Form.***

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