

Frequently Asked Questions About Your Benny® Prepaid Benefits Card



General FAQs...



1. What is the Benny Prepaid Benefits Card?

The Benny Prepaid Benefits Card is a special-purpose Visa® Card that gives you an easy, automatic way to pay for eligible health care expenses. The Card lets you electronically access the pre-tax amounts set aside in your Flexible Spending Account (FSA).

2. How does the Prepaid Benefits Card work?

It works like a Visa® Card, with the value of your account contributions stored on it. When you have eligible expenses at a business that accepts Visa debit cards, simply swipe this Card. The amount of the eligible purchases will be deducted – automatically – from your account and the pre-tax dollars will be electronically transferred to the provider or merchant for immediate payment.

3. How does the Prepaid Benefits Card change how you are reimbursed for expenses?

You simply swipe your Card and the funds are automatically deducted from your FSA for payment. The Card eliminates most out-of-pocket cash outlays and paperwork, as well as the need to wait for reimbursement checks.

4. Is the Prepaid Benefits Card just like other Visa® Cards?

No. The Prepaid Benefits Card is a special-purpose Visa Card that can be used only for eligible health care/benefits expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

5. How many Prepaid Benefits Cards will I receive?

You will receive two Cards. If you would like additional Cards for other family members, you can order them online at CDH.rehnonline.com or by contacting Rehn & Associates (please note, there may be an additional fee).

6. Will I receive a new Prepaid Benefits Card each year?

No, you will not receive a new Card each year. If you continue to participate in the FSA and you used the Card in the current benefit year – you will simply continue using the same Card the following year. The Card will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account(s) you have.

7. What if the Prepaid Benefits Card is lost or stolen?

You need to report it online through the Consumer Portal at CDH.rehnonline.com or call Rehn & Associates to report a Card lost or stolen as soon as you realize it is missing. New replacement cards will be issued (there is a fee for replacement cards).

8. What dollar amount is on the Prepaid Benefits Card?

For Health Care FSAs, the dollar value on the Card will be the annual amount that you elected to contribute to your respective employee benefit account(s) during their annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as you use the Card or submit manual claims.

Dependent Care FSAs are funded incrementally at each pay period, so it is especially important to be aware of account balances in order to avoid Card declines at the point of service.

Using the Card...

1. Where may I use the Prepaid Benefits Card?

IRS regulations allow you to use the Prepaid Benefits Cards in participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA eligible items at checkout and accept Visa® prepaid cards. Eligible expenses are deducted from the account balance at the point of sale. Transactions are fully substantiated, and in most cases, no paper follow-up is needed. You may also use the Card to pay a hospital, doctor, dentist, or vision provider that accepts Visa® prepaid cards. In this case, we use our auto-substantiation technology to electronically verify the transaction's eligibility according to IRS rules. If the transaction cannot be auto-substantiated, paper follow-up will be required.

2. If asked, should I select “Debit” or “Credit”?

Your Prepaid Benefits Card is actually a prepaid card. But, since there is no “prepaid” selection available, you should select “Credit.” You do not need a PIN and cannot get cash with the Prepaid Benefits Card.

3. Why do I need to save all of my itemized statements?

You and anyone authorized to use the Card should always save itemized statements/receipts for FSA purchases made with the Prepaid Benefits Card. You may be asked to submit documentation to verify that the expenses comply with IRS guidelines. Each itemized statement must show the merchant or provider name, the service received or the item purchased, the date, and the amount of the purchase. The IRS requires that every card transaction must be substantiated. This can occur through automated processing as outlined by the IRS but, if the automated processing is unable to substantiate a transaction, the IRS requires that itemized statements must be submitted in order to validate expense eligibility.

4. How long do I need to save itemized statements?

You should save itemized statements for FSA until the end of the benefit year and runout period (if applicable).

5. What if I lose my statements or accidentally swipe the Card for something that’s not eligible?

Usually the service provider can recreate an account history and provide a replacement itemized statement. In the event that an itemized statement cannot be located, recreated, or if the expense is ineligible for reimbursement, you can send a check or money order to Rehn & Associates for the amount so it can be credited back to your FSA account. Or log into your consumer portal, and click on the re-pay link and set up your bank account information for us to pull the funds from your bank account.

6. How do I know how much is in my account?

You can view this information online at CDH.rehnonline.com or through our Mobile App. You can also call Rehn & Associates at the phone number on the back of the Card to obtain your current balance. You should always know your account balance before making a purchase with the Card.

7. What if I have an expense that is more than the amount left in their account?

By checking your account balance often, you will have a good idea of how much is available. When incurring an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register (check with the merchant). For example, you may tell the clerk to use the Prepaid Benefits Card for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, you may pay by another means and submit the eligible transaction manually via the Consumer Portal or Mobile App. Please note, your card will decline if there are not sufficient funds in your account.

8. Am I responsible for charges on lost or stolen Prepaid Benefits Cards?

If Rehn & Associates is notified within 2 business days, you will not be responsible for any charges. If the notification is after 2 days, you may be responsible for the first \$50 or more replacement cards can be ordered.

9. How will I know to submit documentation to verify a charge?

You will receive an email and/or letter from Rehn & Associates if there is a need to submit an itemized statement. All itemized statements should be saved per the IRS regulations.

10. What if I fail to submit itemized statements to verify a charge?

If itemized statements are not submitted as requested to verify a charge made with Prepaid Benefits Card, then the Card will be suspended until the correct documentation is received. You may be required to repay the amount charged. Rehn & Associates will advise you that the Card has been suspended, if an itemized statement is not received. Submitting an itemized statement or repaying the amount in question will allow the Card to become active again.

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