

# BENNY CARD FAQs

## FREQUENTLY ASKED QUESTIONS



### What expenses are eligible for payment with my Benny Card?

You can use your Benny Card to pay for expenses incurred during your active enrollment period in the current plan year. If a provider or merchant does not accept Benny Cards, you do have the option to file a manual request for reimbursement of your eligible out-of-pocket cost. Please visit [www.flores247.com](http://www.flores247.com) for a guide to allowable expenses. If you terminate employment during the plan year, the card will be turned off at that time. Only expenses incurred while you are an active participant will be considered reimbursable.

### How can I use my Benny Card to pay for my eligible out-of-pocket expenses?

Although the Benny Card is a debit card with a cash balance loaded onto it, you should select "credit" as the transaction type, and sign for purchases at authorized merchants. Please keep in mind that the Benny Card will decline if you try to swipe it for an amount greater than your available balance.

### How should I send my documentation to Flores?

Many transactions will be auto-approved at the point of sale and will not require further documentation. Flores will notify you by email or a mailed letter if additional information is needed to verify the eligibility of a particular transaction. You may submit your documentation by upload on the participant website, [www.flores247.com](http://www.flores247.com), using the e-Receipt mobile application, or by fax or mail.

### I used my card for an ineligible expense.

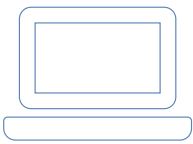
#### What do I need to do to correct this?

You may send a refund check to Flores for the ineligible amount, which will be credited back to your Benny Card to be used toward other eligible expenses you incur later in the year. You may also submit documentation that verifies you have paid out-of-pocket for an eligible expense, which Flores will use to offset the ineligible amount paid with your Benny Card.

### Will I receive a new card each plan year?

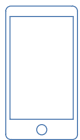
Your Benny Card is valid for three years from its issue date. Do not discard your card prior to its expiration date. At the start of each new plan year, your Benny Card will be reloaded with your new election amount. A new set of cards will be mailed to you when your expiration date is approaching.

## HOW DO I OBTAIN MY ACCOUNT DETAILS?



### WEBSITE

Visit [www.flores247.com](http://www.flores247.com) and log in using Participant ID or User Name and password



### MOBILE WEBSITE

Visit our mobile website at [m.flores247.com](http://m.flores247.com)



### PID & PASSWORD ASSISTANCE

Dial 800.840.7684

## HOW DO I SUBMIT DOCUMENTS TO FLORES?

### ONLINE

Visit [www.flores247.com](http://www.flores247.com) and upload scanned documents securely

### MOBILE

Download e-Receipt smartphone app  
Available for Apple or Android devices

### MAIL

Flores & Associates, LLC  
PO Box 31397  
Charlotte, NC 28231

### FAX

800.726.9982 or 704.335.0818

**CUSTOMER SERVICE 1.800.532.3327**

The content of this handout has been prepared by Flores & Associates, LLC for informational purposes only and does not constitute legal or tax advice. This information is an interpretation of selected portions of the Internal Revenue Code (IRC) as of 9/1/2015 and is subject to continual revisions.