City of Seattle

Health Care Flexible Spending Account Debit Card

Frequently Asked Questions

What is the health care flexible spending account debit card?
The health care flexible spending account debit card, the Benny Card, enables you to pay for eligible flexible spending account expenses directly from your health care flexible spending account so you don't have to wait for reimbursement though receipt submittal is still required.

The debit card will pay for non-reimbursed out-of-pocket expenses for medical, dental, prescription drug, vision and hearing services and supplies at any merchant who accepts VISA such as doctor's offices, dental and vision clinics, hospitals, pharmacies, mail order pharmacy programs, and drug stores.

Are the debit cards optional? How do I request one?
Choosing the Benny Card is optional and will be available **starting January 2009**. You may request the debit card by calling Benefits Administration Company at 206-625-1800, extension 307 or emailing flexcs@baclink.com starting **the last week of December 2008**. Please allow 8 – 10 business days to receive your card(s) in the mail.

You may continue to submit your itemized receipts and reimbursement form, as you do now, to Benefit Administration Company for reimbursement by check or direct deposit.

May I request a second card for my domestic partner or spouse?
If you request the Benny Card, two cards are mailed if you cover at least one adult dependent. Both cards have your name on it. You sign one card and your designated user (tax dependent domestic partner, spouse, or other adult dependent) signs the other card.

What if I lose the card or it gets stolen?
Contact Benefits Administration Company immediately at 206-625-1800 extension 307 to report the missing card. Similar to any credit card, the cardholder is responsible for reporting the loss. You will be charged $10 to reissue the card.

Your liability for unauthorized Visa transactions on your Card Account is $0 if you make the notification promptly and are not grossly negligent or fraudulent in the handling of your Card. If you make the notification within two (2) business days, you can lose no more than $50 if someone used your Card without your permission. If you do not notify within two (2) business days after you learn of the loss or theft of your Card and Visa

can prove someone could have been stopped from using your Card without your permission if the notification had been prompt, you could lose as much as $500.

Do I submit my receipts to Benefits Administration Company when I make a purchase using the debit card?
Retaining receipts is still required when using your debit card. Benefits Administration Company will notify you if there are questions about the purchase and your receipt is required. You are able to review your claim at www.mybenny.com to see if a receipt will be requested from you.

Why should I retain my health care flexible spending account receipts?
You should retain your health care flexible spending account receipts for your personal records. Due to the special tax status of the health care flexible spending account, you may be required to produce your receipts in the event of an Internal Revenue Service audit of your personal taxes.

What happens if I have non-reimbursable items when I go shopping? Do I pay for those separately?
You should pay for non-reimbursable items separately. Some merchants now have systems that differentiate between allowable and non-allowable flexible spending account expenses. These merchants will only run the allowable expenses on the health care flexible spending account debit card and will request an additional form of payment for the remainder.

Will I receive reimbursement after I use my debit card?
You will not receive reimbursement if you use your debit card. The vendor is paid directly.

Can I see how much I have left in my account if I go to my online account like I can with my bank?
Yes, you can set up your own online Benny account at https://www.mybenny.com to view purchase dates and amounts, the account balance, and whether you need to provide a receipt. You may also go to your online account with Benefits Administration Company at www.benefitadministrationcompany.com/ to access forms and check purchase dates, amounts and the account balance.

How do I access my online accounts?
At www.benefitadministrationcompany.com/ you will go to the Flex Plans/Account Access tab and click on “Benefits Link”. Your User ID is your employee ID with the City preceded by enough zero’s to make it 9 digits long i.e. 000-01-2345 and your PIN would be the last 4 digits of the employee ID i.e. 2345.
At https://www.mybenny.com you will need to set up your own User ID and password the first time you go in. You will need your debit card number, your employee ID and your zip code to do this.