FREQUENTLY ASKED QUESTIONS

MDEA & HRA Debit Card



CARD BASICS

1. WHAT IS A BENIVERSAL CARD?

The Beniversal® Prepaid Mastercard® is a prepaid card that is linked to the employer pre-tax benefit plans associated with your card. Your Beniversal Card may allow you to pay for eligible expenses from your Medical/Dental Expense Account (MDEA) or Health Reimbursement Account (HRA). Remember that using the debit card does not mean that the transaction is paperless. You may still be asked for documentation for the expense.

2. HOW DOES THE DEBIT CARD WORK?

Present the card as your method of payment to your provider or retailer, and the cost of the product or service is deducted from your account balance(s) in the following order as applicable: (1) MDEA (plus carryover amount), (2) Minnesota State HRA.

3. HOW MANY DEBIT CARDS WILL I RECEIVE?

You will automatically receive a set of two debit cards. They arrive in a plain white envelope that may be mistaken for junk mail. Both cards will have the employee's name on them and will indicate that it is a State of Minnesota account. If the second card is going to be used by an eligible tax dependent such as a spouse or dependent child, have the dependent sign the back of the second card. Each card user should sign the card with his or her own signature.

4. HOW DO I ACTIVATE THE CARD?

You can activate your card by logging in to BRIWEB or by calling the toll-free number on the activation sticker. Activating one card activates both cards at the same time. Wait until the effective date of your plan to use your card.

5. WHAT SHOULD I DO IF MY DEBIT CARD(S) ARE LOST OR STOLEN?

Report a lost card immediately by calling Benefit Resource at (800) 300-1672. Request replacement cards at the same number.

6. WHAT HAPPENS IF I GO ON AN UNPAID LEAVE OF ABSENCE OR A LAYOFF?

An unpaid leave of absence or layoff will inactivate both your account and your debit card. If you do not elect to continue your MDEA, your coverage ends on the date your unpaid leave/layoff begins, your card will remain deactivated, and you will not be reimbursed for any eligible expenses you have while you are off payroll.

You may elect to continue your MDEA while on unpaid leave or layoff on an after-tax basis by returning the Continuation of Coverage form to SEGIP. You will then be sent a monthly invoice for the monthly contribution amount for this benefit. The amount due towards the MDEA will be included in the next billing cycle.

Only after payment has been received and recorded by SEGIP, will your debit card be reactivated through the end of the month for which contributions were made. Your debit card is not reactivated until payment has been received and recorded.

7. IF ASKED, SHOULD I SELECT "DEBIT" OR "CREDIT"?

- Select CREDIT to sign for the purchase or DEBIT to enter a PIN. To request a PIN, call (855) 247-0198.
- There is no ATM or cash access associated with this card.

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8. DO I NEED A NEW DEBIT CARD EACH YEAR?

No. The card is good for three years from the date issued. It can be used for subsequent plan year pre-tax accounts if you continue to participate in the MDEA or have an HRA. If you are planning to sign up again for an MDEA or if you will have a carryover MDEA amount, keep your card for future use since new cards are not issued each plan year.

9. WHERE CAN I LEARN MORE ABOUT THE DEBIT CARD?

Visit BenefitResource.com/state-of-minnesota and view the materials linked under the "Using Your Beniversal Card" section.

If you have questions regarding the debit card or your pre-tax accounts, you should contact BRI Participant Services at (800) 300-1672, Monday - Friday, 7am to 7pm CT.

USING THE CARD TO PURCHASE ELIGIBLE ITEMS

10. WHERE CAN THE DEBIT CARD BE USED?

The card will work at Qualified Merchants who accept Debit Mastercard. Qualified Merchants include providers such as: chiropractors, doctors, dentists, hospitals, medical labs, medical supply stores, orthodontists, vision centers, IIAS merchants, and 90% merchants. It should only be used for expenses eligible under IRS or plan guidelines and not used for expenses from a prior year.

11. WHAT IS AN "IIAS" MERCHANT?

An IIAS merchant has an Inventory Information Approval System (IIAS) that automatically identifies eligible medical and over-the-counter expenses. A list of IIAS merchants is available at BenefitResource.com. You usually will not need to submit a receipt to verify the eligibility of a purchase made at an IIAS merchant but save your receipt just in case.

- Have the sales person total your entire purchase.
- Use your Beniversal Card first, which will automatically pay for the eligible medical items.
- Use another form of payment for the remaining amount.

12. WHAT IS A 90% MERCHANT?

A 90% merchant has registered with a national organization, certifying that 90% or more of its revenue is from the sale of eligible medical items. (If a merchant has more than one location, each location must be registered.) A list of 90% merchants is available at BenefitResource.com/resources/eligible.

NOTE: With 90% merchants, you usually will need to submit a receipt for purchases, so save your receipt.

13. WHAT CAN I PURCHASE WITH MY BENIVERSAL CARD?

- Use your card to pay for medical expenses that are eligible under your plan.
- Expenses must be for you, your spouse, or eligible dependent(s), unless otherwise restricted under your employer's plan.
- Do not use your card for ineligible expenses, such as teeth whitening, health club memberships or cosmetic procedures, or for expenses with a prior year's date of service.

14. WHAT IF I HAVE MEDICAL OR DENTAL INSURANCE?

If the expense is eligible through your medical or dental insurance coverage, make sure that the claim has been processed through your insurance before paying your portion of the charges. This will normally happen at the point of sale for prescriptions but does not necessarily happen at the point of service for medical, dental, and vision expenses. Even if the entire expense will be applied to a deductible or the expense exceeds the maximum that may be eligible under your insurance plan, it should first be processed by the insurance carrier.

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15. WHAT IF I OR ONE OF MY DEPENDENTS HAS OTHER INSURANCE?

You can use the debit card for medical or dental expenses regardless of the insurance provider as long as the expenses are incurred by an eligible tax dependent. BRI may request substantiation after you have used the debit card. It is important that you and your eligible dependents save itemized receipts in case documentation of the expense is asked for.

16. WHAT IF MY CARD DOES NOT WORK AT THE POINT-OF-SALE?

You may pay with another form of payment and submit a claim to BRI for reimbursement in one of the following ways:

- The BRIMOBILE app allows mobile device users to submit claims on-the-go.
- Log in BRIWEB and go to the Submit Claims/Receipts section.
- Complete a paper claim form (available at BenefitResource.com/state-of-minnesota) and fax or mail it to Benefit Resource.

17. HOW WILL I KNOW IF I HAVE SUFFICIENT FUNDS TO COVER THE EXPENSE?

Check your balance using one of the following methods:

- Login to BRIWEB or BRIMOBILE to see your account balance
- Sign up for email or text account alerts through BRIWEB
- Call Benefit Resource Participant Services, (800) 300-1672

18. CAN I USE THE DEBIT CARD FOR A PREVIOUS YEAR'S EXPENSES?

No. You should not use the debit card to pay for expenses whose date of service is from a previous plan year, regardless of the billing date by the provider. This includes during the 2-month filing period following the end of the plan year. The eligibility of expenses is based on the date of service, not billing date. The pre-tax plan year coincides with the calendar year, so you should not use the card for expenses that are outside the current year.

19. WHERE CAN I GO TO VIEW THE DETAILS OF MY DEBIT CARD TRANSACTIONS?

You can view account activity, payment dates, and any claims transactions by logging into BRIWEB or BRIMOBILE.

RECEIPTS AND SUBSTANTIATION

20. IF I USE THE DEBIT CARD, WILL THE ACCOUNTS BE COMPLETELY "PAPERLESS"?

Unfortunately, no. Up to 90% of debit card transactions process at the point of service without additional documentation needed. However, because of IRS requirements, some expenses still require you to provide documentation (e.g., a co-payment for a spouse's plan, eyeglasses, or dental services). The need for documentation is dependent on where the card was used and the dollar amount of the transaction.

21. WHAT TYPES OF EXPENSES CAN I EXPECT TO AUTOMATICALLY SUBSTANTIATE?

Based upon your insurance plan and IRS allowances, there are several ways that automatic substantiation may occur. Generally, all retailers that can accept the debit card have a system in place that will automatically substantiate purchases made. In addition, medical clinic copayments that match the State's medical plan should automatically substantiate and should not need additional documentation. Some pharmacies, however, may accept the card yet require additional documentation after the sale since their system can accept the debit card but is not set up to know which items are eligible and which items are ineligible.

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22. SHOULD I STILL SAVE MY RECEIPTS AND ITEMIZED DOCUMENTATION?

SAVE YOUR RECEIPTS! Save all documentation related to medical expenses paid with your Beniversal Card. The documentation must include provider name, type of service, date of service and cost of service. Credit or debit card information should not be included.

- IRS regulations require all MDEA/HRA transactions to be verified for eligibility.
- The technology built into your card provides a way to verify many, but not all, card transactions automatically.
- When a card transaction cannot be verified automatically, the IRS requires that you submit follow-up documentation. Benefit Resource will contact you when this is needed. This often happens if you use the card for the following: (1) Dental and vision expenses, (2) Expenses that are not co-payments under your employer-sponsored health insurance plan, and (3) Expenses at a 90% merchant.

23. WHAT IF I LOSE MY MDEA OR HRA RECEIPTS?

Ask your provider or insurance company to provide copies for you, or login to your account on their website to access the itemized receipts or Explanation of Benefits (EOB). If you cannot provide the document(s) requested by Benefit Resource or if an expense is ineligible, you may repay the expense or provide a substitute claim to offset it. If you take no action, your debit card will be suspended and will remain so until the transaction(s) is cleared up. Card purchases not verified as an eligible expense will be reported as taxable income on your W-2, per IRS regulations.

24. HOW WILL I KNOW IF I NEED TO SUBMIT DOCUMENTATION TO VERIFY AN EXPENSE?

There may be times when BRI cannot automatically substantiate your debit card transaction. When substantiation is required, BRI will send you a letter or email requesting the documentation (if you provide BRI with an email, be sure to keep it up to date). You can also log into your account online or through the mobile app to check the status of your debit card activity.

25. WHAT IS ACCEPTABLE DOCUMENTATION?

Acceptable documentation is an itemized receipt, statement, or Explanation of Benefits (EOB) that reflects the actual date of service, description of service, and patient portion of the charges. Pre-estimates, credit card slips, and balance due statements are not acceptable documentation.

NOTE: The Beniversal Card should only be used for current year's expenses. Paying a prior year's expense or pre-paying for future services is not allowed and will result in an overpayment on your account. However, the IRS allows one exception for medical account funds: orthodontia expense payments can be based either on date of service or payment due date.

26. WHAT HAPPENS IF I FAIL TO SUBMIT THE REQUESTED DOCUMENT(S)?

If you fail to submit the documentation when requested, the IRS guidelines require your debit card be suspended from further use. In addition, the expense will be considered ineligible, and repayment will be required as noted above.

27. IF MY CARD IS SUSPENDED, CAN IT BE REINSTATED?

If your card has been suspended due to outstanding documentation or repayment requests, it can be reinstated by providing sufficient documentation or repaying the outstanding amount.

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DIGITAL WALLET

WHAT IS A DIGITAL WALLET?

A digital wallet, sometimes referred to as a mobile wallet, is a payment platform application on your mobile device that you can use at a register or kiosk that is tap-to-pay compatible.

WHAT DIGITAL WALLETS CAN I ADD MY BENIVERSAL CARD TO?

Digital wallets supported by BRI include Apple Pay®, Google Pay®, and Samsung Pay®.

HOW DOES A DIGITAL WALLET WORK?

Once you set up your Beniversal Card as a payment option in your preferred digital wallet, open the app when checking out at a tap-to-pay compatible kiosk or register. Ensure that the Beniversal Card is selected as a payment option, and hold it over the contactless sign at the register or kiosk. It will indicate the transaction was successful with a buzz, green check mark, or image of the card appearing, depending on which digital wallet you are using.

HOW DO I SET UP MY CARD ON A DIGITAL WALLET?

First, you will need to ensure that the mobile phone number associated with your digital wallet is on file with BRI. To do this, login to BRIWEB and review your profile information. Then, follow the appropriate process below to add a new card to your preferred digital wallet.

- Apple Pay®
- Google Pay®
- Samsung Pay®

WHERE CAN I USE MY DIGITAL WALLET TO PAY FOR ELIGIBLE MEDICAL EXPENSES?

Acceptance of digital wallets is growing, but availability varies widely and can be different from merchant location to location. You can use the SIGIS Store Locator to identify IIAS merchants near you that have digital wallet payment options available. Keep in mind that you can continue to access MDEA/HRA funds through your physical Beniversal Card if digital wallets are not accepted at checkout.

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