



Using the Benny Debit Card In Pharmacies and Drugstores after June 30, 2009

Important changes are coming that affect where the prepaid benefit card (BennyCard) may be used. These changes only apply to debit card swipes at pharmacies and drugstores. Use of the card in other locations is not affected.

In accordance with IRS regulations for the use of debit cards with Flexible Spending Accounts in pharmacies and drug stores, effective 7/1/2009, the prepaid card can only be used at merchants who can verify the eligibility of healthcare related purchases including prescriptions and over-the-counter products. This IRS rule is already in effect in discount stores, department stores and supermarkets.

To continue enjoying the convenience of your Cards, please visit the following website @ mgmbenefits.com and click on Participating Merchants to look at the list of stores that fall under the following two categories: (there will be two lists available)

- 1. IAS Merchants - Merchants who have adopted the inventory information approval system IAS who can verify the eligibility of healthcare related purchases including prescriptions and over-the-counter products, OR**
- 2. 90% Rule Merchants - Merchants that by the IRS definition earn 90% or more of their revenues from the sale of eligible health care items**

In most cases, when you use your debit card for a purchase in a store on the IAS Merchants List, you will not be asked to provide a receipt at a later date, but please save all receipts, just in case.

Purchases made with the debit card at merchants on the 90% Rule Merchants List require verification of eligibility, and you may receive a letter requesting an itemized receipt, so please keep all receipts.

If you use your debit card in a store that is not on these two Merchant Lists, your card will be declined. You will need to use another form of payment and file a paper claim for reimbursement.