

# MBI Benefits Card™ Instructions

The **MBI Benefits Card™** provides instant access to your account funds. No more paying the provider with out-of-pocket dollars, completing and submitting claim forms, and waiting for reimbursements – use your debit card to pay the provider immediately! The MBI Benefits Card can be used at most medical, dental, vision, pharmacy or day care locations that accept MasterCard. Simply swipe the card at a qualifying provider location and the funds are deducted automatically from your account. The card can only be used for eligible products and services as defined by IRS regulations.

The MBI Benefits Card offers a hassle-free way to **save money!** You can use your card for products and services at qualified locations, such as:

- Hospital services
- Physician, dental, vision, and chiropractic services
- Eyeglasses, contact lenses, and saline solution
- Co-pays and deductibles
- Prescription drugs
- Over-the-counter drugs
- Home health care
- Dependent day care
- Parking and transit (if offered by your employer)

## How do I get a MBI Benefits Card?

You will receive the card automatically when you enroll. After receiving your card, you may order a card for your spouse and/or dependent(s). One additional card is provided *free of charge*. If you require more than one additional card, a \$5.00 fee applies per card.

Order forms are available at [www.myprocessworks.com](http://www.myprocessworks.com).

## Using your MBI Benefits Card

- ➊ Read all the enclosures received with your card.
- ➋ Sign the back of your card before using.
- ➌ Present your card for use at health and day care providers who accept MasterCard®. Your card allows you direct access to your plan funds at the point-of-sale.
- ➍ **You must keep your eligible purchases separate from other purchases you make at the point-of-sale.** Only eligible expenses as determined by IRS regulations can be put on the card.
- ➎ **The expense must be incurred (the date the service was actually provided, not necessarily the same date as paid or billed) during the plan year in which you are using your card.** If the expense was incurred during a different plan year, it must be submitted via internet, mail, or fax.
- ➏ **Save all documentation! The IRS may require us to request it to verify eligibility of your purchase.**
- ➐ If a merchant does not accept MasterCard®, you will need to submit your claim to ProcessWorks via internet, mail, or fax.
- ➑ The debit card is intended only for, and restricted to, use for eligible services and/or purchases associated with your medical expense account, dependent day care account, transit and parking account, and/or HRA as governed by the Internal Revenue Service.
- ➒ **When you enroll in future plan years, your card will automatically be loaded with your new year amounts.** You will receive a new card every 3 years.

## Important Notes:

- **The card will be sent to your home address in a plain white envelope. Please make sure to not throw it away as junk mail.** Allow up to one month from the start of your plan year or from when we receive your completed form to receive your card.
- The MBI Benefits™ Card is not eligible for use at ATMs or other nonqualified merchant locations. The card will be denied at the point-of-sale when used at ineligible locations.
- You will need to know the amount remaining for the plan year in your current balance in your account. *If your point-of-sale charge exceeds this amount the entire charge will be declined.* Put through only up to this amount. The balance can be paid by conventional means (i.e., check, regular charge card, or cash). Visit [www.myprocessworks.com](http://www.myprocessworks.com) to view your balances online or via our 24-hour automated phone line at 262-827-7030 or 888-868-2492.
- If your card is lost or stolen, please contact ProcessWorks, Inc. A new card can be issued for \$5.00.



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