



Spending Your HRA Dollars on Eligible Healthcare Expenses Just Got Easier!

Key Benefits of using the BBP Benefits Card

- Easy to use – the BBP Benefits Card is a stored value card that simplifies the process of paying for HRA qualified expenses
- Works at most healthcare related merchants where Visa or MasterCard are accepted
- No waiting for reimbursement!

You can only use the card for items applied to your in-network deductible (varies by employer)

- Pharmacy for Prescriptions only
- Office visits to a physician
- Hospital charges



Using Your Benefit Card

The BBP Benefits Card may only be used at merchants who have a healthcare related merchant category code (such as physicians, pharmacies, , hospitals and other medical care providers) or who utilize an Inventory Information Approval System (IIAS).

- When utilizing an IIAS merchant, the merchant allows the Benefits Card to be used to purchase only those items identified on a list of eligible medical expenses maintained by the merchant.
- When purchasing eligible healthcare related items AND ineligible non-healthcare related items, the merchant will only accept the Benefits Card as payment for the healthcare related items. You must pay for the ineligible items with another form of payment. If you have FSA account through BBPadmin and an eligible balance, the card will automatically use those funds.
- You may not use the Benefits Card at any merchant that does not have a healthcare related merchant category code unless that merchant utilizes an IIAS.

NOTE: Many pharmacies in retail and discount stores will not qualify as merchants with a healthcare related merchant category code.

In rare circumstances, purchases made at merchants utilizing an IIAS may fail to process appropriately. In those cases, you will be required to submit receipts or other substantiating documentation as described below. A list of merchants utilizing an IRS-approved IIAS is available online at <https://www.sig-is.org/publications> – Merchants: 90% Rule Merchant List.

Save All Receipts/Invoices/EOBs for Purchases Made with the Benefits Card

Please remember to keep all EOBs that match purchases made with the Benefits Card. Per IRS regulations, BBP will be required to request the EOB to verify the eligibility of purchases made with the card. You will receive an email or letter after each time you use your Benefits Card. You will be required to send in proof to substantiate each claim. If substantiation is not received, your Benefits Card will be turned off until BBP receives the EOB for the purchase or a check from you to return the money for ineligible expenses made with the card.

- The Explanation of Benefits (EOB) from your insurance provider is the only substantiation we will accept.
- Check out the User & Substantiation Guide about using your Benefits Card http://www.bbpadmin.com/docs/Participant/User_Substantiation_Guide_FAQ.pdf



Three-Step Card Audit/Verification Process

Once you receive notice from BBP requesting appropriate documentation (as described previously) to verify a Benefits Card purchase, you will have 30 days to respond. If you do not respond within this time frame, you will receive an additional notice. If you do not respond to either notice within the required time, **your Benefits Card will be deactivated until the card purchase is verified or the money is returned for the ineligible expenses.**

1. You will receive an initial detailed notification when documentation is required to verify a purchase
2. If we do not hear from you within 30 days from the date of the initial notice, you will receive a final notice to submit receipts within 15 days to verify your purchases and prevent your card from being deactivated.
3. If the documentation you submit is incomplete or the expense is ineligible, you will receive a notice allowing you 15 days to submit appropriate receipts or to repay the money (if your purchase is ineligible) and prevent your card from being deactivated.

In an effort to deliver a Benefits Card audit notice to you as quickly as possible, **we will send all notices via e-mail; if we have your current e-mail address.** If we do not have your current e-mail address, please go to the BBPadmin website at www.bbpadmin.com and login under the employee login to submit or update this information. If we do not have your email address at all, please send an email to Support@bbpadmin.com with your full name and Employer name so we can add it to our system and send you login instructions to create your own account. Otherwise you will receive a letter mailed to your home address.

You Will Not Be Required to Submit a Receipt When:

- You purchase your HRA-eligible items at a merchant utilizing an IRS-approved Inventory Information Approval System (IIAS).
- In limited scenarios, your claim information may be provided through an electronic file from your insurance carrier or other provider. In these scenarios, expense substantiation may not be required if the electronic claim file is accompanied by an electronic or written confirmation from the healthcare provider (e.g., your prescription benefits manager) that identifies the nature of your expense and verifies the amount. To learn how to connect your insurance carrier information to your HRA to auto-approve claims, please visit the "Forms" section of our website at <http://www.bbpadmin.com>

Note: You **MUST** still obtain and retain the third-party receipt when you incur the expense and swipe the card, even if you believe it will not be needed. All receipts should be retained for at least one year following the close of the plan year in which the expense is incurred.