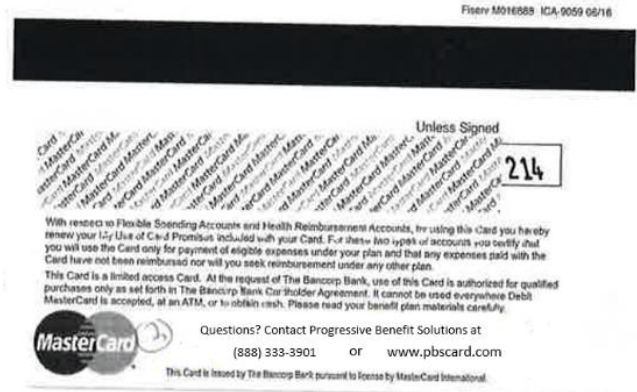
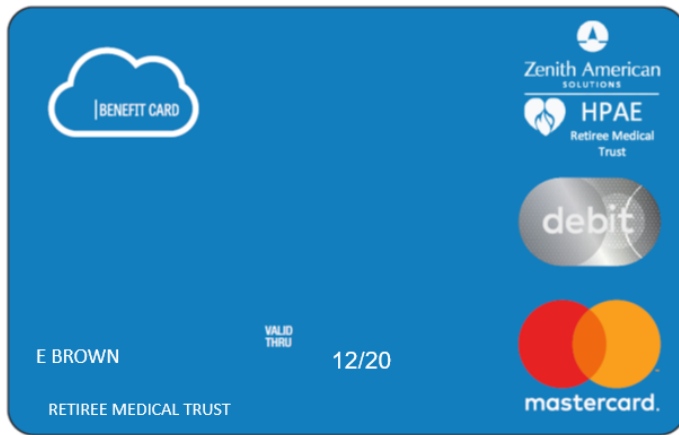


# Using Your Benny® Prepaid MasterCard® makes HPAE Retiree Medical Trust Expenses...Fast, Easy, Automatic!

Now access to your HPAE Retiree Medical Trust account with a debit card! It's the easy way to pay for Covered Expenses without having to pay cash up front.



## **STEP 1: Activate and sign your Card(s).**

- To activate your Card, follow the instructions on the Card sticker or call PBS direct at (888) 333-3901
- For activating, your member ID is your Social Security Number.
- Sign the back of your Card and have your other eligible dependent user sign the other Card.
- Check with PBS on when your HPAE Retiree Medical Trust funds are available.
- Don't throw your Cards out at the end of the plan year as they will be reloaded with the new plan year election.

**STEP 2: Use your Card** for current plan year (Jan. 1<sup>st</sup> to Dec. 31<sup>st</sup>) Covered Expenses only, for you and your dependents.

### *For prescriptions and over-the-counter (OTC) Covered Expenses:*

- Visit the web site on the back of your card ([www.PBScard.com](http://www.PBScard.com)) or call PBS (888) 333-3901 for the merchant list of pharmacies, discount stores, department stores and supermarkets where you can use your Card. If a store is not on the merchant list, your Card may decline due to IRS regulations.
- Swipe your card for the amount you owe for prescriptions and over-the-counter (OTC) Covered Expenses by your health plan. Make sure to select Credit on the card machine.
- Enter your card number on mail order prescription invoices and online pharmacies.

### *For medical, dental and vision expenses:*

- Swipe your card for health plan copayments, dental expenses, vision services and eyeglasses and co-insurance.
- Enter your card number on "Amount Due" medical and dental statements.

## **STEP 3: Save all itemized receipts.**

- You may be contacted by Zenith American Solutions, your plan administrator, to submit receipts to verify expenses comply with IRS rules.

## **STEP 4: Check your account balances often.**

- Check your balance via the web site or phone number on the back of your Card.
- Make sure you have sufficient funds in your account to cover your expenses.

## **STEP 5: Questions!**

- Call PBS directly at (888) 333-3901. PBS is assisting Zenith American Solutions, your plan administrator, in utilizing this Benefit Card.

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