



Using your Benny™ Card just got easier!

Starting January 1, 2008, new IRS rules allow you to use your Benny™ Card Mastercard® only at participating pharmacies, discount stores, and supermarkets that can identify IRS-eligible items at the checkout. You will be able to purchase the IRS-eligible items on your Benny Card, and will be asked for a different form of payment for non-eligible items.

Why this is good news: In most cases, Manley Services will not need your receipts to verify the eligibility of IRS-eligible purchases at participating stores! This technology is similar to what Wal-Mart and Walgreens is currently using and should reduce the number of letters that we send to you requesting verification for pharmacy and over-the-counter (OTC) items.

Please remember:

- Even though we might not request a copy of your documentation, the IRS still requires you to keep it as you would if you were claiming the medical expense on your taxes.
- As of January 1, 2008, you cannot use your Benny™ Card at discount stores or supermarkets that do not participate, even if you have used your card at these stores in the past. If you do so, your transaction may be declined.
- You will no longer be able to use the Benny™ Card to purchase vision products at a vision center located within a department store.
- You can continue to use your Benny™ Card at freestanding pharmacies (pharmacies not located within a discount store or supermarket) and healthcare providers, such as hospitals, doctors, dentists, etc.
- If you go to a nonparticipating store and are not able to use the Card for an IRS-eligible expense, you can send in a signed Request for Reimbursement form with a copy of your receipts and we will reimburse you for the expense.

How the Card works at participating stores:

1. Bring prescriptions, vision products, OTC items, and other purchases to the checkout stand.
2. Present your Benny™ Card and swipe it for payment.
3. If the transaction is approved (i.e., there are sufficient funds in the account, the card is currently active, and at least some of the purchases are IRS-eligible), the amount of the IRS-eligible purchases will be deducted from your account balance. In most cases, no receipt follow up is required. The clerk will then ask for another form of payment for any non-IRS eligible items.
4. If the transaction is declined, the clerk will ask you for another form of payment for the total amount of the purchase.
5. The receipt will identify the IRS-eligible items and may also show a subtotal of the IRS-eligible purchases.

How do I find out which pharmacies, discount stores and supermarkets are participating?

We have provided the most current list of participating pharmacies, discount stores, and supermarkets on the back of this notice. As we receive updates to this list, we will post them in the Plan Participants/Benny Card section of our Web site at www.manleyplan.com.

If you have any questions, please feel free to contact our Customer Service Department at (541) 485-7488 or toll-free at (800) 422-7038, or via e-mail at customerservice@manleyserv.com.