



## Take Control

Are you tired of rising healthcare, dependent care, and transportation costs? Take control with Consumer Benefit Accounts offered by your employer.

Consumer Benefit Accounts are a great way for you to take advantage of a pre-tax benefit and help you save your hard-earned money. These accounts include:

- Flexible Spending Accounts (FSAs)
- Health Reimbursement Arrangements (HRAs)
- Health Savings Accounts (HSAs)
- Dependent Care Accounts (DCAs)
- Transit/Parking Accounts

With healthcare, dependent care, and transportation costs continuing to rise year over year, why wouldn't you participate?

## Save Time

Your employer and Plan Administrator offers the convenience and power of the Benefits Card to provide access to any and all of your Consumer Benefit Accounts. The Benefits Card:

- Is simple, convenient, and secure
- Offers instant access to pre-tax dollars with the swipe of a card for non-covered expenses
- Helps put more take-home pay in your pocket, with increased tax savings
- Virtually eliminates the claim forms associated with these accounts
- Provides secure, 24-hour access to your account through the Benefits Card Web site

## Shop with Your Benefits Card\*

Depending on the specific benefits offered by your employer, you can use the Benefits Card to pay for qualified healthcare, dependent care, or transit expenditures. Each account is subject to the specifications under your plan, but here are just a few general guidelines to help you:

- *HEALTHCARE ACCOUNT*, including FSA, HRA, and HSA
  - Qualified Locations: doctor's office, dentist's office, hospitals, pharmacies, vision service locations
  - Qualified Expenses: chiropractic services, co-pays and deductibles, contact lenses and saline solution, eyeglasses, hearing aids, hospital visits, prescription drugs, over-the-counter products (i.e., Tylenol and Band-Aids), and more
- *DEPENDENT CARE ACCOUNT (DCA)*
  - Qualified Locations: dependent care facilities
  - Qualified Expenses: day care services
- *TRANSIT/PARKING ACCOUNT*
  - Qualified Locations: parking garages, mass transit authorities
  - Qualified Expenses: commuter services

*\* All plans vary by plan design so see your Plan Document for specific eligibility.*

## The Benefits Card Is as Easy as 1-2-3

1. Check Your Account Balance Online. Log on to [www.mbicard.com](http://www.mbicard.com) and get access to FAQs, transaction history, claim status, and more.
2. Swipe Your Benefits Card at the point-of-sale for eligible products and services.
3. Keep All Your Receipts. In some instances, your Plan Administrator may request receipts to verify your claim.

For more information about the power and convenience afforded by Consumer Benefit Accounts and Benefits Card, contact your Plan Administrator or HR department.