



To learn more, visit:  
[www.mySourceCard.com](http://www.mySourceCard.com)

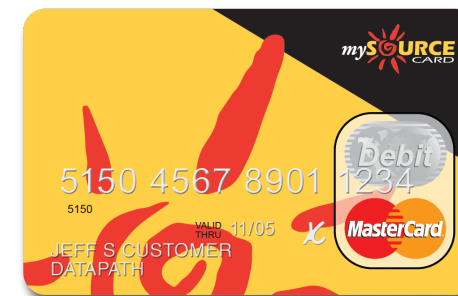
The mySourceCard® MasterCard®  
Debit Card is Issued by:



This card, which is issued by Benefit Bank, is intended to have limited utility. At the request of Benefit Bank, use of this card is authorized for specific types of purchases as set forth in your plan document(s). It cannot be used at other MasterCard® acceptance locations. No cash access.



Address PO Box 3269, Erie, PA 16508-0269  
Phone 814.866.9400 / 800.494.6804 (Toll-Free) • Fax 866.661.0885  
Email [customerservice@ebeneadmin.com](mailto:customerservice@ebeneadmin.com)



Employers,  
**Save  
Time and  
Money ...  
... Every Time an  
Employee  
Swipes the Card**



This MasterCard® Debit Card ...

Saves You Payroll Taxes

Reduces Claims Form Paperwork

Replaces Reimbursement Checks

**Look inside for details!**

# Employee Reimbursement is just a Swipe Away!

Connect your employees to their:

- Flexible Spending Accounts
- Cafeteria Plans
- Dependent Care Reimbursement Accounts
- Parking/Transit Reimbursement Accounts
- Health Reimbursement Arrangements
- Health Savings Accounts

## How the mySourceCard® Works

The mySourceCard® is a MasterCard® debit card that automatically reimburses your employees for eligible pre-tax expenses.

Your employees can use the card to pay for their health care, dependent care, and transit expenses at qualified locations that accept MasterCard®, including doctor and dentist offices, pharmacies, vision care locations and approved IAS Merchants. Approved expenses are automatically deducted from their pre-tax accounts – without the hassle of claim forms or reimbursement checks.

## How is This Card Different?

For the most part, the card works just like any other debit card, except for three important differences:

1. It is limited to specific merchants and eligible expenses, which are determined by the benefit account selected.
2. Employees can't use it at an ATM or for "cash back" when making a purchase.
3. There is no PIN. When given the option between debit and credit, your employees should choose credit.

Looking to increase participation in your plan? Look no further!

You already know your company saves FICA taxes on every dollar your employees put through your pre-tax benefit plans. The more money your employees contribute, the more your company saves – it's great for both employees and employers! But did you also know many employees choose not to participate in a pre-tax benefit plan because of the hassle involved with submitting claims and the wait for the reimbursement?

We want to increase your savings by maximizing plan participation!

With mySourceCard®, employees pay the provider directly from their pre-tax accounts, virtually eliminating the need to complete claim forms and the wait for reimbursements. Tapping into the power of the MasterCard® payment platform, employees simply present their mySourceCard® at any qualifying merchant or provider location. With a swipe of the card, the provider is immediately paid for the services directly from the employees' benefit plan funds.

Sounds great – but what about IRS compliance?

In order to ensure compliance, the mySourceCard® pre-screens all card charges to make sure they are from a qualifying merchant or provider. A charge originating from a pharmacy would be accepted but a charge from a theater would be denied. Should any charge be questionable, we will request proper documentation from the participant to make sure the charge was in fact eligible.

It's a "win-win" for employers and employees alike.

## You Save Administrative Costs

Reduce your group's administration costs by:

- Reducing manual claims processing costs
- Reducing service calls through use of online self-service tools
- Auto-adjudicating co-pays to reduce electronic claims processing costs
- Using online repayment to reduce manual processing overpayment costs

# Enjoy Tax Savings and Boost Employee Morale

The Program is Easy to Implement

We provide a full range of services and will work with you to effectively implement the program.

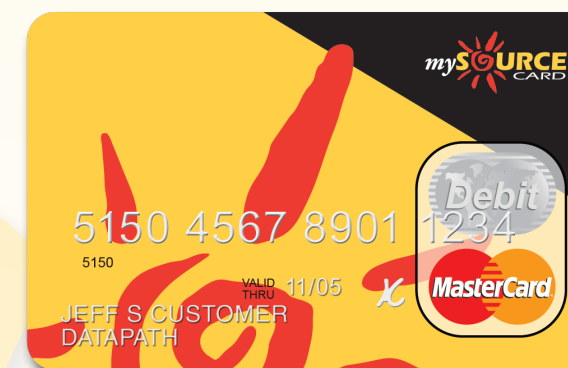
## Everyone Benefits with mySourceCard®

### EMPLOYERS

- Plan participation increases, which saves an employer at least 7.65% in FICA for every employee dollar contributed
- Helps offset rising health care costs
- Reduces administrative burdens and paperwork

### EMPLOYEES

- Instant access to account funds – no out-of-pocket expenses
- Reduces those lengthy claim forms and the long wait for reimbursement checks
- One-card convenience – handles FSA, HSA, HRA, DCAP, and Transit plans
- 24/7 online access to real-time account information – allowing employees to check their balance at any time – at myrsc.com



Visit [www.mySourceCard.com](http://www.mySourceCard.com) to learn about the mySourceCard® program.