

THE BENECO SMART RETURN ACCOUNT (SRA)

Looking for another way to utilize
your fringe benefit dollars?



Here's how it works: Employees swipe a SMART debit card, which can be used anywhere Visa™ is accepted, for qualified medical expenses.

Benefits include:

- No limit on accumulation
 - Balance rolls over from year to year
 - Employers reduce labor costs by way of eliminating FICA, FUTA, SUTA, workers' compensation premiums and general liability premiums
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Qualifying medical expenses include, but are not limited to:

- Doctor's Fees and Co-pays
 - Prescription Drugs
 - Dental Treatment
 - Ambulance Services
 - Eyeglasses & Contact Lenses
 - Operations or Surgery
 - X-Rays
 - Hospital & Nursing Services
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Beneco and ABC Greater Baltimore: Partnering for your success