

# The Chard Snyder Benefits Card



The Chard Snyder Benefits Card provides an easy, convenient way to use your FSA funds to pay for eligible items and services. It works just like a debit card, but utilizes smart technology so it can only be used to pay for expenses that are eligible according to the IRS guidelines under the FSA plan.

The Chard Snyder Benefits Card eliminates the need to pay out-of-pocket, submit a claim, or wait for reimbursement. Simply swipe the card at your healthcare provider's office, pharmacy, store, or use online, and the funds are automatically deducted from your health FSA. Plan restrictions may apply to your dependent care account, and some providers may not accept the benefits card.

## You Will Receive Two Cards in the Mail

Both cards will show your name. You may sign one and have your spouse or other family member sign the other. Whichever of you signs the card becomes the official user of that card.

## Activating Your Card

Call the toll-free number on the activation sticker on the front of your card or visit our website to activate your cards. You can use both cards once the first card is activated – you do not need to activate each of them.

## Keep Your Benefits Card From Year to Year

There is an expiration date shown on the front of your benefits card. Keep your card, even after you have emptied your account for the year. The card will show a balance again at the beginning of your next plan year. You can even skip a plan year and the card will work when you enroll again.

## If Your Card is Lost or Stolen

Use your Chard Snyder online account, use the Chard Snyder Mobile App, or call Chard Snyder directly at 800-982-7715 to report a card lost or stolen as soon as you realize it is missing. We will cancel your current cards and issue replacement cards.

## Save Your Receipts

The IRS requires Chard Snyder to confirm that you used FSA funds for an eligible service or purchase. You may be asked for copies of itemized receipts, statements, or Explanation of Benefits (EOB) from doctors' and dentists' offices, hospitals, and stores that do not automatically verify eligible expenses.

Just take a picture of the itemized receipt with your smart phone and submit it using the Chard Snyder Mobile App or your online account. It's that easy!

Once you provide the requested information for a transaction that is not immediately recognized as eligible, the transaction in question is normally verified quickly.

*(If you do not provide the requested documentation in a timely manner, your card may be turned off.)*



## Mobile Wallet Contactless Payments

Add your Chard Snyder Benefits Card to your mobile wallet for fast and secure payments:

1. Open the mobile wallet option on your mobile device
2. Select *Add a New Debit or Credit Card*
3. Add your benefits card by taking a photo or entering card info
4. Complete authentication process

Once successfully added, you can use your mobile device to purchase FSA eligible items by tapping your phone on the card reader.

## Did You Know?

The IRS requires proof that your card was used for eligible expenses.

## No Worries!

The Chard Snyder Benefits Card allows many items and services to be **automatically verified**.

*You may use your card until the expiration date shown on the front. You will receive new cards just before your current card expires.*



# Using Your Chard Snyder Benefits Card

Use your Chard Snyder Benefits Card and keep your cash in your pocket.

## Using Your Chard Snyder Benefits Card at a Store

You can pay for eligible expenses with your benefits card and in most cases no follow-up will be required. Ensure that you are using your benefits card for expenses that are eligible under your FSA plan type.

To pay using the benefits card:

1. Swipe your benefits card at the checkout.
2. If you have enough money in your account and you are purchasing eligible items, the amount of those purchases will be deducted automatically from your account.
3. Save your receipts to verify that your expenses comply with IRS guidelines. Most eligible expenses are approved automatically, but you may be asked for copies to verify some of your purchases. Your receipt must show the merchant name, service received or item purchased, date and amount of the expense.

## Using Your Chard Snyder Benefits Card at a Doctor, Dentist, Orthodontist or Optical Office

1. The charges provided at the time of service may not reflect any discounts negotiated by your insurance company. Use your card to pay for services after you receive an Explanation of Benefits (EOB) from your insurance company.
2. Compare the EOB with your provider's invoice to confirm that you are paying the correct amount. Make sure that you are only paying for services that occurred during the current FSA plan year (services incurred before the plan year began are not eligible expenses). Write your benefits card number in the space provided for a card payment on the invoice and send it back to your provider or pay your provider online or by phone.
3. If your provider requires payment at the time of service, pay a minimum amount and the balance after you receive your EOB.
4. Make sure you send in copies of your receipts or EOBs if you receive a letter from Chard Snyder requesting them. If requested receipts are not sent in, your benefits card could be suspended.

## Over-the-Counter Healthcare Items

- Use your benefits card to purchase eligible over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup. If your vendor's system is programmed to recognize eligible items, such purchases will usually not require further approval.
- You may use your benefits card to also purchase eligible over-the-counter items that are not considered a drug or a medicine, such as bandages, wrist supports, contact lens solution, etc. If your vendor's system is programmed to recognize eligible items, such purchases will usually not require further approval.

## Add a PIN

You may use your Chard Snyder Benefits Card by providing a signature or through the use of a four-digit Personal Identification Number (PIN) at the point of sale.

The use of a PIN is not required to access your funds through the card. Even if you choose to add a PIN and forget it, you may choose Credit on the keypad and sign for the charge.

To use your optional PIN, choose Debit on the keypad and enter your PIN when requested.

## Call card holder services at 1-866-898-9795 to set up a PIN for your benefits card

Chard Snyder cannot change or provide a lost PIN number. You must call the phone number provided above for those services.



800.982.7715 [www.chard-snyder.com](http://www.chard-snyder.com)