



Chard Snyder Benny® Pre-Paid Benefits Card

THE BENNY® PREPAID BENEFITS CARD IS A
MASTERCARD PRODUCT WHICH IS FULLY
INTEGRATED INTO CHARD SNYDER'S CLAIMS
SOFTWARE FOR EASE OF USE.

Since 1988

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Benny® Prepaid Benefits Card Frequently Asked Questions

General Information About Your Card

What is the Benny® Prepaid Benefits Card?

The Benny® Prepaid Benefits Card is a special-purpose MasterCard® Card that gives you an easy, automatic way to pay for qualified health care/benefit expenses. The Benny® Prepaid Benefits Card lets you electronically access the pre-tax amounts set aside in your accounts.

How does the Benny® Prepaid Benefits Card work?

It works like a credit card, with the value of your account(s) contribution stored on it. When you have qualified eligible expenses at a business that accepts MasterCard debit cards, you use your Benny® Prepaid Benefits Card. The amount of the qualified purchases will be deducted automatically from your account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

How does the Benny® Prepaid Benefits Card change how the participant is reimbursed for expenses?

Before the Benny® Prepaid Benefits Card became available, you were required to first make contributions from your paycheck into your account. You then had to pay for your eligible expenses at the time of purchase, submit claim forms along with all receipts, and then wait for the reimbursement to be processed. Checks were issued and mailed to you and you then cashed the checks. In essence, you "paid twice" – through payroll deduction and then at the point of sale – then you had to wait for reimbursement.

The Benny® Prepaid Benefits Card makes all account types more convenient and eliminates the submission of claim forms. With the Benny® Prepaid Benefits Card, you simply swipe your card and the funds are automatically deducted from your respective employee benefit account(s) for payment. The Benny® Prepaid Benefits Card eliminates most out-of-pocket cash outlays and paperwork, as well as the need to wait for reimbursement checks.

Is this just like other MasterCard® Cards?

No. The Benny® Prepaid Benefits Card is a special-purpose MasterCard® Card that can be used only for qualified health care/benefits expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.



Benny® Prepaid Benefits Card Frequently Asked Questions

How many Benny® Prepaid Benefits Cards will the participant receive?

You will receive two Benny® Prepaid Benefits Cards in your name. You should sign the first card and your spouse or other family member should sign the second card. A \$10 charge will be charged to your account if extra cards are needed. If you would like additional Cards for other family members, you should contact Chard Snyder.

Will participants need a new Benny® Prepaid Benefits Card each year?

As long as the respective employee benefit account(s) remain part of your benefit plan and you elect to participate each year, the Benny® Prepaid Benefits Card will be loaded with your new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account(s) you have.

What type envelope should I be looking for in the mail?

Be on the lookout for this type of envelope in the mail. It will say "Your New Employee Benefits Materials Are Enclosed – Please Open Immediately!" If your card does not arrive within the first two weeks of the plan year, make sure to contact Chard Snyder at (513) 459-9997 or 1-800-982-7715.



What if the Benny® Prepaid Benefits Card is lost or stolen?

You should call Chard Snyder directly at (513) 459-9997 or 1-800-982-7715 to report a Card lost or stolen as soon as you realize it is missing, so Chard Snyder can turn off your current Card(s) and issue replacement Card(s). Replacement Cards are \$10 each, which will be deducted directly from your pre-tax account.

Getting Started and Activating Your Card

How do participants activate the Benny® Prepaid Benefits Card?

You should call the toll free number on the activation sticker on the front of the Card or visit the website on the back of the Card. Remember—funds are not available until the first day of your plan year.

You can use both Cards once the first Card is activated – you do not need to activate both. In some cases, you should wait 48 hours after activation to use your Cards. You should sign the first card and your spouse or other family member should sign the second card.

What dollar amount is on the Benny® Prepaid Benefits Card when it is activated at the beginning of the plan year?

For Health Care FSAs, the dollar value on the Card will be the annual amount that you elected to contribute to your respective employee benefit account(s) during your annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as you use your Cards or submit manual claims.

Dependent Care FSAs are funded incrementally at each pay period, so it is especially important to be aware of account balances in order to avoid Card declines at the point of service.



Benny® Prepaid Benefits Card

Frequently Asked Questions

Using the Card

Where may participants use the Benny® Prepaid Benefits Card?

The Benny® Prepaid Benefits Card can be used to pay for eligible healthcare and dependent care goods and services at qualified healthcare and dependent care providers/merchants that accept MasterCard® debit cards. You should be sure to review their current benefit plan or contact their Plan Administrator for a complete list of eligible expenses.

The card will work only at locations with eligible merchant category codes. Examples of merchants accepting the debit card are as follows:

In-Store Pharmacies (i.e. supermarkets, retail stores, discount stores) ... your card should work at the pharmacy counter and in some stores, the front checkout.

Medical and Dental Physicians

Vision Care Providers

Medical Facilities

Medical Clinics

Hospitals including Emergency Rooms

Dependent Care Providers vendors who accept MasterCard®

And more!

Are there places the Benny® Prepaid Benefits Card won't be accepted?

Yes. The Card will not be accepted at locations that do not offer the eligible goods and services, such as department stores (unless they have pharmacies), hardware stores, restaurants, bookstores, gas stations and home improvement stores.

If asked, should participants select "Debit" or "Credit"?

The Benny® Prepaid Benefits Card is actually a prepaid card. But, since there is no "prepaid" selection available, you should select "Credit." You do not need a PIN # and cannot get cash with the Benny® Prepaid Benefits Card.

Why do participants need to save all of their itemized receipts?

You should always save itemized receipts for FSA purchases made with the Benny® Prepaid Benefits Card. The IRS requires you to save your receipts in case you are audited. You may be asked to submit copies of your receipts to verify that your expenses comply with IRS guidelines. Each receipt must show: the merchant or provider name, the service received or the item purchased the date and the amount of the purchase.

What if I lose my receipts or I accidentally swipe the Card for something that's not eligible?

Usually the service provider can recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, you can send a check or money order to Chard Snyder for the amount so it can be credited back to your account.

May participants use the Benny® Prepaid Benefits Card for prescriptions ordered prior to activation of the Card?

No. The Benny® Prepaid Benefits Card must be activated prior to the order and/or purchase date of prescriptions. In some cases, you need to wait 48 hours after activating the Card to purchase prescriptions at their pharmacy. For example, if the Card is activated on Tuesday, a prescription can be ordered and picked up on Thursday.

May participants use the Benny® Prepaid Benefits Card if they receive a statement with a Patient Due Balance for a medical service?

Yes. As long as the date of service or purchase is within the plan year, you have money in your account for the balance due and the provider accepts MasterCard debit cards, you can simply write the Benny® Prepaid Benefits Card number on their statement and send it back to the provider.



Benny® Prepaid Benefits Card Frequently Asked Questions

How do participants know how much is in their account?

You can log in to your personal account access at Chard Snyder's Website, www.chard-snyder.com and go to the Account Services prompt. Once logged in, you can view your account activity, history and current balance. Or, you can call Chard Snyder at the phone number on the back of the Card to obtain your current balance. You should be aware of your account balance before making a purchase with the Benny® Prepaid Benefits Card. Purchases made within the last 24 hours may not yet be reflected in your account balance until the next business day.

What If participants have an expense that is more than the amount left in their account?

By checking your account balance often – either online or by calling Chard Snyder at the phone number shown on the back of the Card – you will have a good idea of how much is available. When incurring an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register. (Check with the merchant.) For example, you may tell the clerk to use the Benny® Prepaid Benefits Card for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, you may pay by another means and submit the qualified transaction manually via a claim form with the appropriate documentation to Chard Snyder.

What are some reasons that a Benny® Prepaid Benefits Card might not work at point of sale?

The most common reasons why a Card may be declined at the point of sale are:

- Your plan year has not started.
- The card has been suspended because Chard Snyder has not received follow-up receipts as requested.
- The Card has not been activated.
- The Card has been used before the 48-hour period after activation is over.
- You have insufficient funds in your employee benefit account to cover the expense (see question above.)
- Non-qualified expenses have been included at the point-of-sale. (Retry the transaction with the qualified expense only.)
- The merchant is encountering problems (e.g. coding or swipe box issues).
- The merchant is not in the network.

Is the participant responsible for charges on lost or stolen prepaid Cards?

If Chard Snyder and the issuing bank are notified within two business days, the participant will not be responsible for any charges. If the notification is after two days, the participant may be responsible for the first \$50 or more. Replacement Cards are \$10 each.

Whom do participants call if they have questions about the Benny® Prepaid Benefits Card?

Call Chard Snyder at (513) 459-9997 or 1-800-982-7715, the phone number shown on the back of the Benny® Prepaid Benefits Card. Chard Snyder customer service is available Monday through Friday from 8 am to 7 pm Eastern Time.

How will a participant know to submit receipts to verify a charge?

The participant will receive an email or letter or notification from Chard Snyder if there is a need to submit a receipt. All receipts should be saved per the IRS regulations. Emails or letters will be generated one time per month.

What if a participant fails to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with Benny® Prepaid Benefits Card, the Card may be suspended until receipts are received. You will be required to repay the amount charged. Chard Snyder will advise you by letter or email that the Card has been suspended. Submitting a receipt or repaying the amount in question will allow the Card to become active again.

