

How to Verify Benefit Card Purchases

Benefit Card Purchase Not Automatically Verified?

The IRS requires Chard Snyder to confirm that you used FSA funds for an eligible service or purchase. In most cases when you swipe your Chard Snyder Benefit Card, the funds are automatically deducted from your FSA due to the card's smart technology. On occasion, you will be prompted to verify the eligibility of the expense you purchased with your benefit card.



In these cases, you will receive an email from Chard Snyder asking for more information to substantiate, or validate, your expense. This requested documentation could be copies of itemized receipts from your doctors' office, dentists' office, hospitals, and stores. The best form of substantiation is an Explanation of Benefits (EOB) from your primary insurance provider showing what you paid out-of-pocket.

How Do I Verify OR Repay Ineligible Expenses?

If you receive an email from Chard Snyder asking for additional information of your purchase, you must prove your expense was eligible or repay the amount to your plan. Here's how:

Verify the expense (Substantiate)

Take a picture of your EOB, itemized bill, or receipt with your mobile device.

Any EOB, itemized bills, receipts, or invoices must include:

- Date of service (must be during the plan year)
- Provider's name
- Name of person receiving the service
- Amount you must pay after insurance has paid their portion
- Description of service or product purchased

Submit the photo documentation on the Chard Snyder Mobile App or upload on your online account. It's that easy!

If you don't have an itemized receipt, contact the provider or your insurance company and request an EOB or a copy of the receipt.

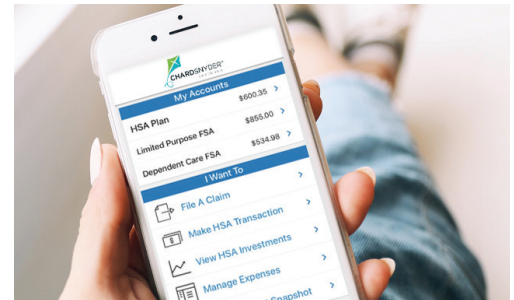
Repay the expense (Use ONE of the following methods)

- Log in to your account and provide banking information to repay online
- Substitute ineligible expenses, or expenses without documentation, by submitting a valid claim for eligible out-of-pocket expenses. Dates of service must be in the same plan year as the ineligible expense.
- Send Chard Snyder a check with a copy of the request you received to:
P.O. Box 249, Fort Washington PA 19034

(If you do not provide the requested documentation in a timely manner, your card may be temporarily turned off until valid substantiation is received. You will still have access to your funds, but will need to file claims through the mobile app or online account in order to receive reimbursement.)

Need help? Email questions to askpenny@chard-snyder.com

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The Chard Snyder Mobile App



Manage your FSA on the go, anywhere, anytime

Features

- Scan any product for eligibility using your phone's camera (*Plan restrictions may apply*)
- Submit documentation to verify Benefit Card purchases of receipt images using your phone's camera
- Catalog past and current receipts using your phone's camera
- View account balances and transaction details
- Enable Face ID or Touch ID for easy, secure access

Download from the App Store or Google Play



www.chard-snyder.com

800.982.7715

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