

Why Verify Expenses When Using The Benefit Card

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

Not all Card Swipes are the Same

Medical providers such as a doctor, dentist, hospital, or clinic do not always have systems that provide enough information to substantiate your expense. You may receive an email or letter from Chard Snyder asking for documentation such as itemized receipts or statements, or a copy of an Explanation of Benefits (EOB) from your insurance company.

Over-the-counter healthcare merchandise barcodes can be scanned by the mobile app to check eligibility. Use your card at pharmacies and stores that confirm eligible merchandise and services and you won't be asked for further proof. Purchases at other locations will require you to pay out-of-pocket and submit a claim form and documentation of the expense.

How to Verify or Repay Your Ineligible Expense

If you receive a letter or email from Chard Snyder asking for substantiation of your purchase, you must verify your expense was eligible or repay the cost to your plan. Here's how:

Verify the expense (Substantiate)

Take a picture of your itemized bill, EOB or receipt with your mobile device. Submit it through the app, upload it through the website, or attach it to an email, or...just fax or mail a paper copy to Chard Snyder.

Repay the expense (Use ONE of the following methods)

- Log in to your account and provide banking information
- Send Chard Snyder a check with a copy of the letter or request you received
- Send in valid claims to "pay back" your account by providing paperwork to verify **other** eligible expenses

If you don't verify the expense or repay the cost, the IRS requires us to stop the use of your card.



Don't Forget

All receipts, Explanation of Benefits (EOB) and invoices must include:

- **Date of service (during the plan year)**
- **Provider's name**
- **Name of person receiving the service**
- **Description of service or product purchased**
- **Amount you must pay**

The following may not be used to verify an expense:

- Cancelled checks
- Handwritten receipts
- Credit card receipts
- Previous balance receipts

If you don't have a receipt, contact the provider or your insurance company and request a copy of the receipt or Explanation of Benefits from their files.

IRS Rules
require all
FSA claims be
substantiated

SOLUTIONS

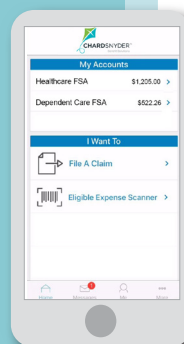
Substantiation:
Provide evidence
your claim
was eligible



The
Chard Snyder
Benefit Card
allows many items
and services to be
AUTOMATICALLY
substantiated

Using the
Chard Snyder
Mobile
App

You can
QUICKLY
provide
PROOF
(substantiate)
that your
transaction
is eligible
according
to the IRS



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Verify Benefit Card v8.18