Benny is programmed to recognize many eligible expenses at a store cash register. When your card swipe matches an eligible expense, all is well.

When there is no match, such as with many hospital, dental and doctor’s office expenses, the IRS requires Chard Snyder to let you know that proof is required of your expense.

And if you don’t provide the information, the IRS requires us to stop the use of your card.

No one wants this to happen. So here’s how to keep your card working:

1. When Benny cannot confirm you paid for an eligible expense, you will receive a letter or email from Chard Snyder. It will tell you the name of the provider, the date the card was used and the amount that was paid and will ask that you send in proof of what you paid for.

2. Send a copy of sufficient receipts, Explanation of Benefits (EOB) or invoices to cover the amount requiring proof, along with a copy of the letter you received to Chard Snyder.

3. If you cannot prove you had an eligible expense, you may reimburse the payment made when you swiped your Benny. You can send a check for the amount of the swipe to Chard Snyder along with a copy of the letter you received.

4. If your card has been stopped, sending in receipts or a check will allow it to work again. Until you provide proof or repay the swipe, your debit card will remain stopped.

Even without Benny you can use your Flexible Spending Account. Just submit a claim for reimbursement. To do this, use the free mobile app (available through the Google Play Store or Apple’s App Store), submit an online claim through the Chard Snyder website, or mail or fax in a paper claim form.

See the FSA Benny Reference Guide on our website for a detailed explanation of each method.

Don’t Forget!

All receipts, EOBs and bills must include:

- A date of service during the plan year
- The type of service or product purchased
- The provider’s name
- The amount you must pay

The following may not be used to verify an expense:

- Cancelled checks
- Handwritten receipts
- Your card transaction receipts
- Previous balance receipts

If you don’t have a receipt, contact the provider or your insurance company. They can usually supply the receipt or an Explanation of Benefits from their files.