Participant Account Web Access

National Benefit Services, LLC provides a website for participants to access account information. This site will give you:

- Access to detailed Claim History
- Heath Reimbursement and Dependant Care account information
- Access to downloadable forms such as Claim and Change of Status Forms
- A list of what is eligible for reimbursement
- Access 24 hours a day, 7 days a week

To log on to your personal web account go to:

www.NBSbenefits.com
The NBS® Prepaid Visa® Card

The NBS® Prepaid Visa® Card
As part of your cafeteria program, you can receive your own NBS card that makes using your flex dollars easier than ever. As long as the merchant or service provider accepts Visa credit cards, there’s no need to pay cash up front and then wait for reimbursement.

Here’s how it works …
1. Enroll in the cafeteria benefit program and select an annual contribution amount.

2. Pre-tax funds are loaded into your account via payroll deduction.

3. You receive your NBS card in the mail, and can use it immediately for qualified expenses. Funds are deducted directly from your flex account. Purchases that exceed the available funds are declined, and you’ll have to use another form of payment and submit a claim for reimbursement.

4. The NBS card is a debit card but similar to a credit card in that you always select “Credit” and sign for purchases. Your card does not require a PIN and you cannot withdraw cash. If the merchant or service provider does not accept Visa credit cards, you’ll need to use another form of payment and submit a claim for reimbursement.

5. Use your card at doctors offices, hospitals, dentist offices, optical centers, pharmacies and other health providers. Purchases made at these locations will automatically be adjudicated. You will not be required to submit receipts for purchases made at these stores! Just swipe your card to pay for eligible items and then provide another tender for non-eligible purchases.

Sign up for a flexible spending program today,
and keep those hard earned dollars in your wallet.
Contact your Human Resource Department for more information.

Please note: debit cards will be ordered after all plan setup and enrollment materials are received by NBS. Please allow up to 30 business days for card processing and mailing time. Spouse cards will be ordered after the first payroll has been received and processed by NBS.

*** Although you won’t be required to submit receipts for purchases at approved stores you are required to keep all receipts for purchases. You may be required to submit receipts for adjudication on transactions made on the card. Any use of the card for ineligible purchases will require you to refund money back to the plan.