

## Benefits Administration



**Health Savings Account (HSA)**  
**Flexible Spending Account (FSA)**  
**Limited Purpose Flexible Spending Account (LPFSA)**  
**Dependent Care Assistance Program (DCAP)**  
**Health Reimbursement Arrangement (HRA)**  
**Commuter Plans**  
**COBRA Administration and Direct Billing**

# The NBS Smart Card

As part of your cafeteria program, you can receive your own NBS Smart Card that makes using your flex dollars easier than ever. As long as the merchant, or service provider, accepts MasterCard credit cards, you don't 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 Smart Card in the mail and can use it immediately for qualified expenses. Funds are deducted directly from your flex account.
4. The NBS Smart Card is a debit card, but functions like 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 MasterCard credit cards, you can simply use another form of payment and submit a claim for reimbursement.
5. Use your card at doctor offices, hospitals, dentist offices, optical centers, pharmacies and other health providers. Purchases made with your Smart Card at these locations will be auto-adjudicated. You will **not** be required to submit a claim 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 Resources Department for more information.**

Although you are not required to submit claims for purchases at approved stores, you are required to keep all receipts for every purchase.

You may be required to submit receipts for substantiation on transactions made on the card. Any use of the card for ineligible purchases will require you to repay money into the plan.

NBS Smart Cards are ordered for the account holder when enrollment materials are received and take 7-10 business days to arrive at the account holder's address. After registering on the web portal, account holders may order additional NBS Smart Cards for their dependents.

The NBS Smart Card allows employees to carry a **single card** to manage all their pre-tax reimbursement accounts, including FSA, LPFSA, HSA, HRA and Commuter plans.

