



USING YOUR TRANSPORTATION AND PARKING PLAN



Your tomorrow, today.

Use Your Transportation and Parking Plan...It's Easy with Benny

The Transportation and Parking Plan is designed to save you money on the costs of commuting to and from work.

The Benny® Prepaid Benefits Card

Use your Benny® prepaid benefits card to pay for your vanpool or transportation vouchers or passes where available. It's easy and it keeps your cash in your pocket.

Use the Chard Snyder website any time to check your current balance or review the history of your account.

You Will Receive Two Cards

If you do not currently have another plan with the Benny feature, you will receive two cards with your name on the front. See the expiration date on the front of the card and don't throw them away too soon. Keep your card in a safe place and it will be automatically reloaded each time you are paid. If you already have Benny for another account, your transportation and parking account will simply be added to your card.

Activating Your Card

Call the toll-free number on the activation sticker on the front of your card or visit our website. You can use both cards once the first card is activated

– you do not need to activate both.

If Your Card is Lost or Stolen

Call Chard Snyder directly at 513.459.9997 or 800.982.7715 or log into your account to report a card lost or stolen as soon as you realize it is missing. We will cancel your current cards and issue replacement cards.

The Chard Snyder Mobile App Keeps You Up-To-Date Anywhere

Use your mobile device to access your account balance anywhere. You can also choose to receive text messages.



If Your Benny Doesn't Work...

There are several reasons why a card may be declined. The most common are:

Your plan year has not started.

The card has not been activated.

The merchant is encountering problems (e.g. coding or swipe box issues).

The merchant is not approved to accept the card.

Email questions to askpenny@chard-snyder.com

Use Benny or Send in a Claim for Reimbursement of Your Expenses

Using Your Benny® to Pay for Mass Transit and Parking Expenses

Purchase mass transit passes through your transit provider with Benny. The card may be used for transit passes purchased at transit vendor locations such as farepass kiosks, transit authority ticket offices or online pass purchases. If your transit system allows you to 'link' a credit card to a reloadable mass transit card, you may use Benny. You may not use your card to purchase transit passes at locations such as grocery stores, drug stores or convenience stores.

You may also use your Benny for parking expenses if the meter or facility is able to accept it.

When paying with Benny, if you are asked to choose between 'Debit' and 'Credit', choose 'Credit'.

Submitting an Online Claim for Parking Expenses

Save postage and time by filing your parking claim online.

1. **Scan** your receipt and save it in one of the following formats: JPEG (.jpg), GIF (.gif), or PDF (.pdf). Each file may not be larger than 2MB.
2. **Log in** as usual (see instructions).
3. **Choose** *File a Claim* from the *I Want To...* box.
4. **Select** an account from the *Pay From* drop down. Click *Next*.
5. **Click** Upload Receipt to attach your receipt to your claim. Be sure to upload the correct receipt file, as attaching the wrong file will delay your payment.
6. **Enter** your claim information.
7. **Read** *Terms & Conditions* then click that you have done so.
8. **Click** *Submit* or *Add Another*.

Submitting a Paper Claim Form for Parking Expenses

If you are submitting a paper claim for parking expenses, follow the steps below.

1. **Complete** a TRP claim form, available at www.chard-snyder.com.
2. **Make** a copy of your completed claim form and send it with a copy of your receipt (if available).

FAX: 513.459.9947 or 888.245.8452

EMAIL: askpenny@chard-snyder.com (maximum email size including attachments is 7MB)

MAIL: Chard Snyder, 3510 Irwin Simpson Road, Mason, OH 45040

If a receipt is provided, please send it along with the claim. If no receipt is available, you must sign the affidavit on the claim form certifying that you have incurred the expenses.



Check Out Our Website

Use our comprehensive website to check balances and see the status of your claims. In addition, you can find instructive videos, frequently asked questions, claim forms and you can read in-depth information and up-to-date news regarding your plan.

How to Log In to Your Account

Desktop Log In

1. **Go** to www.chard-snyder.com.
2. **Click** the bright blue Login button in the upper right corner of the page.
3. **Go** to *Employees* in the blue upper left area. **Click** *Access Your FSA, HRA, HSA Advantage, TRP Account(s)*.
4. **Enter** your social security number (no dashes) or Username if already created (use Employee ID if directed to do so).
5. **Enter** your Password. If this is the first time you have logged in, your password is the last four digits of your social security number unless your employer has provided you with a different password.

Mobile App Log In

1. **Download** the Chard Snyder app from your app store.
2. **Click** the icon for the app.
3. **Enter** the Username and Password from your online account.
4. **Create** a four-digit passcode to use each time you log in through your mobile device.



800.982.7715 www.chard-snyder.com



Important Information

Do's and Don'ts When Filing Claims

Following the tips below will ensure that your claim is paid as quickly as possible

- ALWAYS pay for mass transit with your Benny®.
- DO NOT include expenses reimbursed by any other source.
- DO attach copies of bills, receipts, or other claim documentation if available.
- DO check that all documentation includes the date of service, a description of the service, the provider's name and the amount of the expense to be reimbursed.
- DO provide cancelled checks only if other documentation is unavailable.
- DO file your claims within 180 days from the date of the expense.
- DO remember you may only use or be reimbursed for the amount you have available in your account at the time of your claim.
- DO make changes to the amount you invest in the plan if your needs change. You are not required to justify any change, however, your employer may limit how often you may make changes.

What Happens When You Leave Your Job Or Become Ineligible for the Benefit?

If you leave your current place of employment or become ineligible for the plan, you may still have a certain period of time to submit claims for services or items purchased before you became ineligible. Call Chard Snyder or ask your human resources department for the period of time allowed for these claims under your plan's rules. Any money remaining in your account at the end of your run-out period is lost.

Save on These Commuting Expenses...

Mass Transit

Bus	Pay for passes, tokens, fare cards, vouchers or similar items that allow you to use a mass transit system.
Trolley	
Ferry	
Commuter train	

Parking Expenses

Personal car	In these locations: Parking lots Parking garages Street parking
Personal van	
Carpool vehicle	
Vanpool vehicle	
Motorcycle or scooter	

Vanpooling

Start your own vanpool or sign up to be part of an existing vanpool through your local ride share organization. Taxies and car services such as Uber and Lyft are not considered vanpools.

Your Email Address... It's Important

Provide your email address to receive a confirmation when we enter your claim and again when your payment is sent. Depending on your plan you will receive your payment either by direct deposit into your personal bank account or by check through the US mail.

If you change your email address you may update it from your computer or mobile device:

- Log in to your account.
- Click on *Profile*.
- Click *Update Profile* and enter your new email.

Your Email Address is Confidential at Chard Snyder

Your personal information is protected by HIPAA regulations. We do not lend or sell your personal information (including your email address) to any other party.

Email questions to
askpenny@chard-snyder.com



800.982.7715 www.chard-snyder.com



Your receipts must be dated within the time allowed by your plan