



## The convenient way to pay

The Smart-Choice card eliminates the hassles of claim submission and waiting for reimbursement

### The Smart-Choice card advantage

Your Smart-Choice card provides immediate access to the funds in your Smart-Choice Account, allowing you to pay for eligible expenses directly at a qualified service provider instead of paying out-of-pocket and submitting a claim for reimbursement. Simply swipe your card to pay for eligible items, and the cost is automatically deducted from your Smart-Choice Account.

Advantages of the card:

- No out-of-pocket expenses
- No manual claims
- No waiting for reimbursement
- Single card for multiple accounts
- Convenient access to funds reduces end-of-year forfeitures

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### One card for all accounts

If you have multiple Smart-Choice accounts, you need only one benefits debit card. When you use the card, our technology recognizes which of your accounts to which to apply the purchase.

### Using your Smart-Choice card is as easy as 1-2-3

1

#### Check your account balance

Your card can be used up to the balance in your Smart-Choice Account. Log in to the benefits website or the Smart-Choice Mobile app to view your current account balance.

2

#### Swipe your Smart-Choice card

Swipe the card at the point of sale to pay for eligible products and services. Most major pharmacy chains utilize a system that will auto-substantiate the purchase at the register, meaning it will approve eligible expenses without requiring submission of receipts. If a purchase is greater than your account balance, you can split the cost at the register or pay for the full amount out-of-pocket and submit a manual claim.

3

#### Keep your receipts

Though the need for documentation is infrequent, it is a good practice to save your receipts in the instance documentation is requested to verify the eligibility of a card transaction.

## **How long is my card valid?**

Your card is good for 5 years. A new debit card will be automatically mailed to you approximately 15 days before your current card's expiration date. Even if you use your entire balance, do not discard your debit card. It is valid until the expiration date on the front of the card. You will be able to use the card again next year when you re-enroll in the plan.

## **Online & mobile access**

Get account information from the benefit website or Smart-Choice Mobile application. Use our online and mobile resources to see your account balance in real time, add receipts by snapping a photo of the documentation, track and save expenses, and view a list of eligible expenses.

