

Purchase many eligible over-the-counter items with Benny™

Don't be confused...you may use your Benny™ prepaid benefit card to purchase a variety of over-the-counter items. Take a look at the following brief list of products.



No prescription required to purchase these items

- Baby electrolytes and dehydration
- Contact lens care
- Denture adhesives, repair, and cleansers
- Diabetes testing and aids
- Diagnostic products
- Ear syringes
- Elastic athletic treatments
- First aid dressings and supplies
- Foot care treatment
- Glucosamine & / or Chondroitin
- Hearing aid/medical batteries
- Incontinence products
- Insulin
- Prenatal vitamins
- Reading glasses and maintenance accessories
- Therapeutic insoles
- Walking aids / wheel chairs

Use Benny™ when your pharmacist fills a prescription for these over-the-counter items*

- Acid controllers
- Acne medications
- Allergy & sinus
- Antibiotic products
- Antifungal (Foot)
- Antiparasitic treatments
- Antiseptics & wound cleansers
- Anti-diarrheals
- Anti-gas
- Anti-itch & insect bite
- Baby rash ointments & creams
- Baby teething pain
- Cold sore remedies
- Cough, cold & flu
- Denture pain relief
- Digestive aids
- Ear medicine or drugs
- Eye medicine or drugs
- Feminine antifungal & anti-itch
- Fiber laxatives (bulk forming)
- First aid burn remedies
- Foot care treatment
- Hemorrhoidal preps
- Homeopathic remedies
- Incontinence protection & treatment products
- Laxatives (non-fiber)
- Medicated nasal sprays, drops, & inhalers
- Medicated respiratory treatments & vapor products
- Motion sickness
- Oral remedies or treatments
- Pain relief (includes aspirin)
- Skin treatments
- Sleep aids & sedatives
- Smoking deterrents
- Stomach remedies
- Unmedicated nasal sprays, drops & inhalers
- Unmedicated vapor products

*Please Note: The IRS does not allow over-the-counter medicines or drugs to be purchased with healthcare Flexible Spending Account or Health Reimbursement Arrangement funds unless you obtain a prescription from your doctor. This list is our best interpretation of eligible items. Chard Snyder makes no warranties, expressed or implied in connection with its content. Further updates from industry and IRS sources may occur.

Benny™ prepaid benefit card frequently asked questions

May I use Benny™ to pay for over-the-counter items?

Over-the-counter medicines and drugs may be purchased with Benny™ if you have a prescription for the item and the prescription is filled by a pharmacist with a Rx number assigned. If your over-the-counter prescription is not filled by a pharmacist, you must submit a manual claim to request reimbursement. You may use Benny™ to pay for insulin and any eligible over-the-counter item that is not considered a medicine or drug (see other side of this sheet.)

Why do I need to save all of my itemized receipts?

The IRS requires that all expenses be verified and receipts should always be kept for tax purposes. If the Benny™ prepaid benefit card cannot verify that the expense meets IRS guidelines, Chard Snyder will ask you to submit copies of your receipts. Each receipt must show the merchant or provider's name, the service received or the item purchased as well as the date of the transaction and the amount paid.

What if I lose my receipt?

Usually the service provider can provide an account history or replacement receipt. If a receipt cannot be located or recreated you will be asked to send a check or money order to Chard Snyder so the amount can be credited back to your account.

How much time do I have to submit my receipt?

If your claim needs to be verified, you will receive a letter from Chard Snyder requesting a receipt, insurance explanation of benefits or a statement from your doctor or provider. If we do not receive a response, a second letter will be sent 30 days after the first. If we do not receive a response, your Benny™ prepaid benefit card will be suspended. In order to reinstate your card, you must provide the required records or repay the amount paid out.

Who should I call if I have a question about my Benny™?

Call Chard Snyder at 513.459.9997 or 800.982.7715, the phone number shown on the back of the card. Chard Snyder customer service is available Monday through Friday from 8 AM to 7 PM, Eastern Time.



Keep your Benny™ prepaid benefit card even after you have used up your benefit for the year!

Your card is good for five years as long as you elect to participate in your pre-tax account. At the beginning of the plan year, the new annual amount will be loaded on your card. If you do not participate one year, but return the next, you may still use your original card. Refer to the expiration date on the front of the card.

Remember, if you request additional cards for any reason you will be charged \$10 for a set of two cards.