

# FREQUENTLY ASKED QUESTIONS ABOUT YOUR PNC BENEFIT PLUS DEBIT CARD



Your PNC BeneFit Plus card is a debit card providing you with a convenient payment method for your qualified medical and other eligible expenses.

## Getting Started and Activating Your Card

### Q How does my PNC BeneFit Plus Debit Card work?

First, activate your card by calling the toll-free number on the activation sticker on your card and follow the prompts. Please note that if you have a Health Savings Account (HSA) you will also need to accept the HSA Disclosure Statement and Custodial Account Agreement before your card may be used. Your card allows you to directly access the funds set aside in your account(s), such as an HSA, Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), or other benefit spending accounts.

Simply use your card when making a purchase or paying for services, rather than having to submit for reimbursement later.

### Q Will I need a PIN?

Generally, you will not need a PIN to make purchases or pay for services. Simply select "credit" at checkout and sign for your purchase. If you would like to use a PIN with your card to make purchases, where entering a PIN is allowed, you may obtain a PIN during the card activation process. If you prefer, you can always request or reset a PIN by calling the number on the back of your card.

You may not use your debit card to obtain cash at an ATM or bank branch, nor to obtain cash back with a purchase transaction.

### Q What dollar amount may be accessed by my card once it is activated?

You can begin using your account(s) once funds are available. You can view your account balance by logging into your account(s) at [www.participant.pncbenefitplus.com](http://www.participant.pncbenefitplus.com) or by using the PNC BeneFit Plus Mobile App<sup>1</sup> or by calling PNC BeneFit Plus Consumer Services using the phone number located on the back of your card (1-844-356-9993).

## Using the Card

### Q Where can I use my PNC BeneFit Plus Debit Card?

For an HSA, you can typically use your debit card wherever you purchase products or services that are considered qualified medical expenses.

For FSA or HRA programs, IRS regulations allow you to use your debit card at participating pharmacies, at mail-order pharmacies, and at approved non-healthcare merchants (e.g., discount stores, department stores or supermarkets) that can identify FSA/HRA eligible items at checkout.

For a Qualified Transportation Account (QTA), you may use your card at participating transportation venues, including parking garages, public transportation, such as subways, trains and buses, or for other eligible expenses in accordance with your employer benefit plan and the PNC BeneFit Plus Debit Card Agreement.

Your PNC BeneFit Plus card provides you with an easy and simple payment method for your qualified medical expenses.

### Q Do I need to save all of my itemized receipts?

For an HSA, you are not required to submit receipts for your purchases, but we encourage you to save your receipts in case they are needed for future expense verification.

For FSA, HRA or other benefit account transactions you should retain receipts until the end of the benefit year and/or grace period (if applicable). You may be asked to submit receipts to verify that your expenses comply with IRS guidelines and are in accordance with your employer's benefit plan. Each receipt must show:

- The merchant or provider name
- The service received or the item purchased
- The date and the amount of the purchase



### Q How will I know when to submit a receipt to verify a transaction?

Remember to always save your receipts. For an HSA, you are not required to submit receipts for your purchases. If you participate in other benefit spending accounts, you may be required to submit a receipt to authorize your claim. If additional documentation is required, you will receive an email notification from PNC to submit any required receipts. Receipts may be uploaded online at [www.participant.pncbenefitplus.com](http://www.participant.pncbenefitplus.com) or via the PNC BeneFit Plus Mobile App.<sup>1</sup>

Your card will be suspended if you do not provide a receipt when requested or until you repay any unsubstantiated claims.

### Q Whom do I call for questions about my card or if I want additional cards for my dependents?

Call PNC BeneFit Plus Consumer Services using the phone number shown on the back of your card (1-844-356-9993).

You can order cards for your eligible dependents (age 18 or older) online by logging into your account at [www.participant.pncbenefitplus.com](http://www.participant.pncbenefitplus.com).

### Q What if my card is lost or stolen?

Call the PNC BeneFit Plus Customer Service Center number on the back of your card (1-844-356-9993) to report your card lost or stolen as soon as you realize it is missing. PNC will cancel your current card(s) and issue replacement card(s) to you.

If you notice transactions that you do not recognize, you will need to provide us with a completed dispute form within ninety (90) days after the unauthorized transaction was debited or credited to your account. Please refer to the PNC BeneFit Plus Debit Card Agreement for details.

You can also report your card lost or stolen via your PNC BeneFit Plus Mobile App<sup>1</sup> or on the PNC BeneFit Plus Consumer Portal at [www.participant.pncbenefitplus.com](http://www.participant.pncbenefitplus.com).



### Ready to Help

For more information on your Health Savings Account options, please visit [www.pnc.com/pncbenefitplus](http://www.pnc.com/pncbenefitplus), call PNC BeneFit Plus Consumer Services at **844-356-9993** or contact your employer.

<sup>1</sup> Standard message and data rates may apply.

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