



FIFTH THIRD  
BANK

administered by



CHARD SNYDER™  
Benefit Solutions

# Using Your Commuter Benefit Plan

# Use Your Commuter Benefit Plan

It's Easy with the Fifth Third Bank Multi-Benefit Card®

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

## The Card

Use your Fifth Third Bank Multi-Benefit Card to pay for your vanpool or transportation vouchers or passes where available. It's easy and it keeps your cash in your pocket.

Log into your account at 53hsa.com 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 Fifth Third Bank Multi-Benefit Card 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 a Fifth Third Bank Multi-Benefit Card for another account, your Commuter Benefit Plan 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. 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 888-350-5353 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 Fifth Third Bank HSA 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 Card 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 (for example, coding or swipe box issues)
- The merchant is not approved to accept the card



## Email questions to

53askpenny@chard-snyder.com

# Use the Fifth Third Bank Multi-Benefit Card<sup>®</sup> or Send a Claim for Expense Reimbursement

## Use your Fifth Third Multi-Benefit Card to Pay for Mass Transit and Parking Expenses

Purchase mass transit passes through your transit provider with your Fifth Third Bank Multi-Benefit Card. 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 your Fifth Third Bank Multi-Benefit Card. 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 card for parking expenses if the meter or facility is able to accept it.

When paying with your Fifth Third Bank Multi-Benefit Card, 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 7MB
2. Log in as usual (see instructions)
3. Click File a Claim
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 these steps.

1. Complete a Commuter Claim Reimbursement Request Form available under the FSA section of 53hsa.com
2. Make a copy of your completed claim form and send it with a copy of your receipt (if available)
3. **Fax:** 513.459.9947 or 888.245.8452
4. **Email:** 53askpenny@chard-snyder.com (maximum email size including attachments is 7MB)
5. **Mail:** Chard Snyder, 6867 Cintas Boulevard, Mason, OH 45040

## 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 53hsa.com
2. Click the "Existing User Login" icon
3. Click continue on the "Leaving Fifth Third Bank" page
4. Enter your user name and password. If this is the first time you are logging into your account, enter the user name and password provided by your benefits department.

### Mobile App Log In

1. Download the Fifth Third HSA Mobile app from your app store
2. Click the icon for the app
3. Enter the username and password from your online account

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.

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

# 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 Fifth Third Bank Multi-Benefit Card
- **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 canceled 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	
<ul style="list-style-type: none"><li>• Bus</li><li>• Trolley</li><li>• Ferry</li><li>• Commuter train</li></ul>	Pay for passes, tokens, fare cards, vouchers or similar items that allow you to use a mass transit system.
Parking Expenses	
<ul style="list-style-type: none"><li>• Personal car or van</li><li>• Carpool/vanpool vehicle</li><li>• Motorcycle or scooter</li></ul>	In these locations: <ul style="list-style-type: none"><li>• Parking lots or garages</li><li>• Street parking</li></ul>
Vanpooling	
Start your own vanpool or sign up to be part of an existing vanpool through your local ride share organization. Taxis and car services such as Uber and Lyft are not considered van pools.	

## 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 receipts must be dated within the time allowed by your plan.



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