

The NBS Smart Card

Use your NBS Smart Card to pay for eligible expenses easily and quickly.

About the NBS Smart Card

- When you use your NBS Smart Card, funds are deducted directly from your benefit account.
- The NBS Smart Card works like a credit card. Simply select "Credit" and sign for your purchase. No PIN is required.
- Use your card at a variety of locations, including doctor's offices, hospitals, dental and vision centers, pharmacies, grocery stores, and many online retailers that sell eligible items.
- If your card is used for eligible expenses, the transaction will be processed automatically, so you won't need to submit a claim.
- If a merchant doesn't accept MasterCard, you can use another payment method and submit a claim for reimbursement.

Key Notes

- Receipts and Documentation: Always keep receipts and other documents for your purchases, as these may be requested.
- Card Use Year to Year: Keep your NBS Smart Card until it expires. You can continue using the same card in future years, as long as it's active.
- Loading Funds: Depending on your benefit, funds may be added upfront at the beginning of the year or through ongoing contributions throughout the year.
- Multiple Benefits: If you participate in more than one carded benefit, the same card will work for both.

How to Use Your NBS Smart Card

1. Enroll in your benefit and choose an annual contribution amount.
2. Funds are added through employer contributions, payroll deductions, or both, depending on your benefit.
3. Once you receive your NBS Smart Card (or activate it via your mobile wallet, if available), you can start using it for eligible expenses right away.

