



**FLEXIBLE SPENDING ACCOUNT
REFERENCE GUIDE**

Your tomorrow, today

Your Flexible Spending Account Reference Guide



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Your Flexible Spending Account Reference Guide



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- Live Chat 21

Need Help? Contact Us

- Email 22
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What is a

Flexible Spending Account?

The Flexible Spending Account, as designed by the IRS, offers three separate accounts. Your benefit plan may offer the healthcare, dependent daycare and/or limited accounts. Each account is designed to help you save 25-40% on merchandise and services you already buy.

How do These Plans Work?

Depending on which accounts you enrolled in, you will pay for specific expenses with tax-free money. You may pay for eligible expenses for you, your spouse, your children up to age 26 and your tax dependents.

With tax-free dollars, \$100 put into a Flexible Spending Account is \$100 of spending power. Without the FSA, you pay for expenses with what's left after taxes have been deducted from your pay. Instead of the \$100 you earned, you only have the spending power of \$60 to \$75.

Healthcare Flexible Spending Account

The Healthcare Flexible Spending Account may be used to pay for eligible expenses not paid for by your health insurance.

Dependent Daycare Flexible Spending Account

The Dependent Daycare Flexible Spending Account will help you pay for care of your children under the age of 13 or any dependent who cannot care for themselves while you are at work.

Limited Flexible Spending Account

If you are enrolled in a High Deductible Health Plan and eligible for a Health Savings Account, you may enroll in a Limited Flexible Spending Account during your open enrollment period. This account helps you save on vision and dental care expenses not covered by insurance.

Read this information carefully. It will help you use your plan easily and confidently.



Email questions to
askpenny@chard-snyder.com



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The Healthcare FSA

Pays When Insurance Doesn't

Pay for out-of-pocket healthcare expenses for your whole family and save 25-40%.

Use your healthcare account to pay for expenses not covered by your medical, dental and vision insurance plans such as deductibles, co-payment amounts and eligible services and merchandise for which you have no coverage.

Use Your Account for Big Expenses

The tax-free money withheld from your check helps you pay for big expenses painlessly. Your entire healthcare account balance is available on the first day of your plan. You may use your plan like an interest-free loan for expenses such as glasses, contact lenses, dentures, orthodontia, oral surgery, tooth implants or LASIK surgery.

Healthcare Expenses That are Not Eligible

The IRS does not allow us to pay claims for doctor's retainer fees (VIP fees), medical services before they are provided (such as your expected costs as shown on dental estimates) or cosmetic merchandise or procedures such as tummy-tucks or teeth-whitening.

Over-the-Counter Medications

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses with a prescription from your doctor. Chard Snyder will need a copy of the prescription to keep in our files for one year in order to pay claims for these items.

IRS Regulations

Healthcare FSA
Dependent Daycare FSA

- No matter how you use your FSA funds, the IRS requires proof your claim is for an eligible expense. You may be asked to send us a copy of your receipt, itemized statement, or Explanation of Benefits (EOB) as substantiation for your claim
- You cannot change your mind after you enroll unless you experience specific work/ life events. (See FAQs on our website)
- Money cannot be transferred from one plan to the other
- You must spend your money within your plan's filing deadlines
- Only eligible healthcare and daycare expenses can be reimbursed (no cosmetic healthcare expenses)
- The dependent daycare plan may not be used for dependent healthcare expenses
- Once you claim an expense you may not claim it again on your annual taxes

Email questions to
askpenny@chard-snyder.com

Keep Good Records Save Your Receipts

The IRS may require you to prove that all money taken from your FSA (Healthcare, Dependent Daycare, or Limited) was used for eligible expenses.



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Examples of Eligible Healthcare Expenses

Alternative medicine

- Acupuncture
- Chiropractors

Dental treatment

- Co-pays / deductibles
- Dentures
- Orthodontia

Education

- Speech training
- Braille books / magazines
- Learning disability services
- Childbirth classes

Equipment

- Wheelchair
- Crutches
- CPAP

Over-the-Counter

- Bandages
- Wound care
- Contact lens solution
- Dental adhesive

Vision

- Exams
- Glasses / contact lenses
- LASIK surgery

Prescribed

- Herbal supplements
- Massage therapy
- Medications
- Psychiatric care
- Smoking cessation
- Vaccines
- Weight loss programs

Travel Expenses

Travel expenses essential to receiving medical care, including going to doctor's offices, clinics, pharmacies, etc. may be reimbursable with proper documentation.



**KEEP your receipts
with your tax records for
the year. You will always
be able to find them.**

*Email questions to
askpenny@chard-snyder.com*

Log in to your account on www.chard-snyder.com for a full list of eligible items under Tools & Support/Quick Links/EBIA Health Care Expenses Table. Upon clicking the button, you will be redirected and required to log in using the code **csa4582**.

Visit FSAstore.com/FlyerCHARD for the largest selection of guaranteed FSA-eligible products with zero guesswork. Get **\$5 off** with code, **FCCHARD5**. One use per customer.



Advertisement



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Save on Orthodontia Expenses with a Flexible Spending Account

Use your tax-free dollars from a Healthcare or Limited Flexible Spending Account to save on orthodontia expenses.

Orthodontia Claims are Handled Differently Than Other Healthcare Flexible Spending Account Claims

The length of time you pay, negotiations with your orthodontist, and insurance coverage can all affect your savings. Orthodontia expenses are the only FSA claims reimbursed according to your payment plan.

Here are three examples:



Example 1—Orthodontia Contract, Paying With the Chard Snyder Benefit Card

Thomas does not have orthodontia insurance. His daughter's treatment is \$5,000. He will use his Flexible Spending Account for \$2,650 a year over the treatment period. His contract with the orthodontist is set up to use his FSA over three years of treatment.

Year One	Thomas' Payments	FSA Tax savings*
Treatment starts in the seventh month of the Flexible Spending Account plan year. Thomas makes a down payment using his Chard Snyder Benefit Card	\$800.00	
He makes five monthly payments of \$175 each using the Card	\$875.00	
Total payments for Year One	\$1,675.00	\$630.64
Year Two		
12 monthly card payments of \$175 each	\$2,100.00	\$790.65
Year Three		
Seven monthly card payments of \$175 each	\$1,225.00	\$461.21
Totals over three-year period	\$5,000.00	\$1,882.50

By saving \$1,882.50 in taxes, Thomas has effectively lowered the cost of his daughter's treatment to **\$3,117.50** from **\$5,000.00**.

Orthodontia Contract Requirements

Depending on your payment plan, you may need to send in a copy of your orthodontia contract. Your contract must meet these requirements:

- It must be a written business agreement between you and the orthodontist
- The agreement must show
 - Start and end dates of treatment
 - Payment arrangements
 - Total cost

All payments must be made within the contract dates and not total more than the contract amount.



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Savings will vary based on your tax bracket. All examples shown are calculated at 25% Federal, 7.65% Social Security and 5% state income tax savings.

Two More Ways to Save on Orthodontia Expenses



Example 2 - No Orthodontia Insurance, Negotiated Savings

Chandra's orthodontist offered a 10% discount if she paid the entire amount at the beginning of her \$5,000 treatment. She will be reimbursed her entire Flexible Spending Account for the current year (\$2,650). Because Chandra paid the full amount in one year, she will not receive reimbursement for any payments the next plan year.

Total cost after discount	Insurance claim	Out-of-pocket expense	FSA Reimbursement	Non-reimbursable expense	Tax savings for year*
\$4,500	\$0	\$4,500	\$2,650	\$1,850	\$997.73

Do You Have an HSA?

You may still use a Limited Flexible Spending Account for dental and orthodontia expenses.

See Your HSA Advantage™ Reference Guide, available on the Chard Snyder website

Example 3 - Orthodontia Insurance and FSA

Sharon has orthodontia insurance which pays up to a lifetime maximum benefit of \$1,000. The cost of her son's treatment is \$5,000 over two years. She has a Flexible Spending Account with an annual maximum contribution of \$2,650.

Year One	Insurance	Sharon
Down payment of 25% (\$1,250.00) split between insurance and Sharon	\$625.00	\$625.00
Four installments of \$156.25 per month split between insurance and Sharon	\$312.52	\$312.48
Insurance lifetime max is met on the fifth monthly payment	\$62.48	\$93.77
Sharon makes seven payments of \$156.25		\$1,093.75
Total Payments for Year One	\$1,000.00	\$2,125.00
Year Two		
Sharon makes 12 monthly payments of \$156.25	\$0	\$1,875.00
Totals paid over two-year period	\$1,000.00	\$4,000.00

Sharon is reimbursed \$1,000 by her orthodontia insurance. She is reimbursed the entire \$4,000 she paid in out-of-pocket expenses through her healthcare Flexible Spending Account over the course of treatment. She has total tax savings of \$1,506. Through insurance and tax savings, her total cost for Bobby's braces has been lowered to **\$2,494** from **\$5,000**.

Email questions to askpenny@chard-snyder.com



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Savings will vary based on your tax bracket. Examples shown are calculated at 25% Federal, 7.65% Social Security and 5% state income tax savings. For an overall list of eligible items go to www.chard-snyder.com. Federal regulations may change plan features without notice at any time. The information contained in this publication is not, nor is it intended to be, legal or tax advice. © 2018 Chard, Snyder & Associates, Inc. All rights reserved.



Save Money While You Are Working...

The Dependent Daycare FSA

Use this account to pay for daycare, preschool or senior care needed while you and your spouse work, go to school full time, or look for work.

Daycare for Children and Elders

You may use the dependent daycare account for your natural, adopted and foster children who have not reached their thirteenth birthday. Dependents who cannot care for themselves are also eligible regardless of age. All dependents must live with you for more than half the year.

When Services May be Provided

Services must be provided while you and your spouse are at work, looking for work or attending classes as a full-time student. Services must be provided during the current plan year.

What Services May be Provided

Under the dependent daycare flexible spending account, payments made to your tax dependent under the age of 19 or your spouse are not eligible expenses. The following are examples of eligible services.

- In-home babysitter
- Nursery school
- Daycare center
- Summer day camp
- Outside babysitter
- Elder custodial care
- Latchkey program
- Elder daycare

Remember, you must provide either your provider's business identification number or social security number for tax purposes. If services are provided in your home, see IRS Publication 503 for information about paying employment taxes as a household employer.

Maximum Annual Amount for the Plan

The maximum a household or single head of household may set aside is \$5,000. Married couples filing singly may each set aside up to \$2,500.

Divorced Parents

The parent the child lives with most of the time may use the dependent daycare plan even if the other parent claims the child as a tax dependent and regardless of who the court has ordered to pay. If the dependent lives with both parents for the same amount of time per year, the parent with the highest adjusted gross income may use the plan.



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Use Your FSA to Save on Dependent Daycare

Changing the Annual Amount You Choose to Set Aside for Dependent Daycare

In some instances the IRS allows you to change the amount you put into the dependent daycare account:

- You add dependents to your home (birth, adoption, marriage to a spouse with eligible dependents)
- A dependent becomes eligible (example, becomes impaired)
- A dependent is no longer eligible (example, having their 13th birthday)
- You lose dependents (death, foster child returns to parent)
- You change to a different daycare provider that charges more or less
- You or your spouse change work or school hours which changes the number of hours that care is needed
- You are divorced and your child moves in with the other parent

Your Human Resources office will need to approve any changes and may impose a deadline for submitting any paperwork they require.

How the Plan Pays Claims

You may submit a claim and receive a check or direct deposit payment. If your plan and provider allow, you may pay with the Chard Snyder Benefit Card.

Either way you may only receive the amount of money that is in your account when you submit your claim. Example: you submit a claim for \$200 and you have a balance of \$160, you will receive payment of \$160. The remaining \$40 will be sent when more money is added to your account. You will need to watch the balance in your account carefully if your plan allows you to use your Benefit Card to pay daycare expenses.

How Does Recurring Reimbursement Work?

1. Submit a claim form, signed by your provider, claiming the total amount you decided to set aside for the year
2. Money is deducted from each paycheck and added to your dependent daycare account
3. Payments in tax-free dollars are sent to you by Chard Snyder until the end of the plan year
4. You may not be reimbursed each time for more than the current balance in your account

Note:

- A. If you are not being paid for any reason (Leave of Absence, unpaid time off, etc.) then no reimbursement will be sent
- B. Your final payment for the year will be paid after the final payroll for the year is entered in our system
- C. If you have a Change in Status and change the amount taken from your paycheck, your reimbursement will change to match



IRS Regulations

The IRS requires proof that your claim is for an eligible expense. Your provider's signature on your claim form is sufficient. Without a provider-signed claim form, you will be asked to send us a copy of your cancelled check, provider receipts, or billing statements as substantiation for your claim

You must spend your money within your plan's filing deadlines

Email questions to
askpenny@chard-snyder.com



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Complement your Health Savings Account With a Limited FSA

Pay your vision and dental expenses using a Limited Flexible Spending Account when you have a Health Savings Account. You'll maximize your savings.

Lower Your Costs on Eligible Vision, Orthodontia and Dental Expenses

The Limited Flexible Spending Account works almost the same as the full healthcare flexible spending account. The difference is that you may only spend your money on dental and vision expenses.

Claims are filed in the same manner as other health flexible spending account claims. Pay with the Chard Snyder Benefit Card and you won't even have to file a claim.

You can use it like an interest-free loan from yourself. Spend up to your full annual amount and pay it back over the rest of the year. It's a great way to pay for large expenses.

Eligible Dental and Orthodontia Expenses

- Dental visits
- Dental cleanings
- Dental co-insurance and co-pays
- Dental treatment
- Dental surgeries
- Dental deductibles
- Orthodontia (See page 7)
- Orthodontia deductibles
- Most non-cosmetic dental procedures

Eligible Optical Expenses

- LASIK surgery
- Radial keratotomy
- Eye exams
- Contact lenses
- Glasses
- Prescription sunglasses
- Optical surgeries
- Optical deductibles
- Optical co-pays
- Optical co-insurance
- Most non-cosmetic optical procedures



What is a Health Savings Account (HSA)?

An HSA allows you to put away money tax-free for medical expenses. The account stays with you and is available for medical expenses even after you retire.

To be eligible for an HSA, you must be enrolled in a High Deductible Health Plan that meets requirements set by the IRS. See the HSA Advantage™ enrollment brochure for requirements.

After you reach a certain balance in your HSA you may invest your savings for extra growth.

Adding a Limited or Dependent Daycare FSA can help you reach your savings goals - and the money is always tax free.

Keep Good Records Save Your Receipts

The IRS may require you to prove that all money taken from your FSA (Healthcare, Dependent Daycare, or Limited) was used for eligible expenses.



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The Chard Snyder Card...

Keep Things Simple

Use your Benefit Card in stores or when checking out at the doctor, dentist, orthodontist or optical office. The card “knows” which items and services are eligible for your plan.

You Will Receive Two Cards in the Mail

Both cards will show your name. You may sign one and have another family member sign the second. Whoever signs the card becomes the official user of that card.

Activating Your Card

Call the toll-free number on the activation sticker on the front of your card or visit our website to activate your cards. You can use both cards once the first card is activated – you do not need to activate each of them.

Keep Your Benefit Card From Year to Year

There is an expiration date shown on the front of your Benefit Card. Keep your card, even after you have emptied your account for the current year. When you enroll next year you may begin to use it to draw on the new balance. You can even skip a plan year and the card will work when you re-enroll.

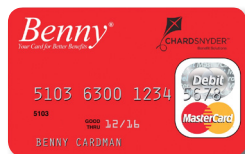
If Your Card is Lost or Stolen

Call Chard Snyder directly at 513.459.9997 or 800.982.7715 or log in to your account on your mobile or desktop device 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.

Benny® is Retiring

As they expire, the Benny® prepaid benefit card will be replaced by the Chard Snyder Benefit Card. The new Benefit Card will work exactly the same as Benny. The only difference is a new look.

If you currently have Benny, your cards will be good until the expiration date shown on the front. You will receive your new Benefit Cards just before Benny expires.



Eligible Expenses

Use your Flexible Spending Account funds to pay for a variety of expenses for you, your spouse, and your dependents, but keep in mind **the IRS has specific rules about which expenses may be reimbursed by an FSA.**

For more details on what expenses are eligible:

Check Out

www.chard-snyder.com — Go to *Benefits/Flexible Spending Account (FSA)* and click on *Healthcare Eligible Expenses*

www.fsastore.com — Go to *Eligibility List*. Items are listed alphabetically and there is a search feature

Contact Chard Snyder customer service if you have questions concerning eligible items

Don't Forget to Keep Your Receipts

The IRS requires that you keep your receipts or other records for at least three years

Email questions to askpenny@chard-snyder.com

It's Fast to Pay Using Your Chard Snyder Benefit Card

Use the Chard Snyder Benefit Card so many places and keep your cash in your pocket.

Using Your Chard Snyder Benefit Card at a Store

You can usually pay for eligible expenses with your Benefit Card and in most cases no follow-up will be required. But keep your receipts handy, just in case. If you have a Limited Flexible Spending Account, your card may only be used for vision and dental expenses. To pay using your Benefit Card:

1. **Use** your Benefit Card to pay
2. **If you have** enough money in your account and you are purchasing eligible items, the amount of those purchases will be deducted automatically from your account
3. **Save** your receipts to verify that your expenses comply with IRS guidelines. Most eligible expenses are approved automatically but you may be asked for copies to verify some of your purchases. Your receipt must show the name of the person who received the service, the merchant or provider name, the service received or item purchased, and the date and amount of your expense

Using Your Chard Snyder Benefit Card at the Doctor, Dentist, Orthodontist or Optical Office

- The charges provided at the time of service may not reflect any discounts negotiated by your insurance company. Use your card to pay for services after you receive an Explanation of Benefits (EOB) from your insurance company
- Compare the EOB with your provider's invoice to confirm that you are paying the correct amount. Write your Benefit Card number in the space provided for a card payment on the invoice and send it back to your provider or pay your provider online or by phone
- If your provider requires payment at the time of service, pay a minimum amount and the balance after you receive your EOB
- Make sure you send in copies of your receipts or EOBs if you receive a letter from Chard Snyder requesting them. If requested receipts are not sent in, your Benefit Card could be suspended

Over-the-Counter Healthcare Items

- You may use your Chard Snyder Benefit Card to purchase eligible over-the-counter items that are not considered a drug or a medicine such as bandages or other wound care merchandise, contact lens solution, etc. If your vendor's system is programmed to recognize eligible items, such purchases will usually not require further approval
- Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses with a prescription from your doctor. The Benefit Card will work for these purchases if the pharmacy rings them as a prescription

You May Add a PIN to Your Chard Snyder Benefit Card

You may use your card by providing a signature or through the use of a four-digit Personal Identification Number (PIN) at the point of sale.

The use of a PIN is not required to access your funds through the card. Even if you choose to add a PIN and forget it, you may choose *Credit* on the keypad and sign for the charge.

To use your optional PIN number, choose Debit on the keypad and enter your PIN when requested.

Call 866-898-9795 to set up a PIN for your Benefit Card.

Chard Snyder cannot change or provide a lost PIN number. You must call the phone number provided above for those services.

Email questions to askpenny@chard-snyder.com



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Why Verify Expenses When Using The Benefit Card

Not all Card Swipes are the Same

Medical providers such as a doctor, dentist, hospital, or clinic do not always have systems that provide enough information to substantiate your expense. You may receive an email or letter from Chard Snyder asking for documentation such as itemized receipts or statements, or a copy of an Explanation of Benefits (EOB) from your insurance company.

Over-the-counter healthcare merchandise bar codes can be scanned by the mobile app to check eligibility. Use your card at pharmacies and stores that confirm eligible merchandise and services and you won't be asked for further proof. Purchases at other locations will require you to pay out-of-pocket and submit a claim form and documentation of the expense.

How to Verify or Repay Your Ineligible Expense

If you receive a letter or email from Chard Snyder asking for substantiation of your purchase, you must verify your expense was eligible or repay the cost to your plan. Here's how:

Verify the expense (Substantiate)

Take a picture of your itemized bill, EOB or receipt with your mobile device. Submit it through the app, upload it through the website, or attach it to an email, or...just fax or mail a paper copy to Chard Snyder.

Repay the expense (Use ONE of the following methods)

- Log in to your account and provide banking information
- Send Chard Snyder a check with a copy of the letter or request you received
- Send in valid claims to "pay back" your account by providing paperwork to verify **other** eligible expenses

If you don't verify the expense or repay the cost, the IRS requires us to stop the use of your card.



Don't Forget

All receipts, Explanation of Benefits (EOB) and invoices must include:

- **Date of service (during the plan year)**
- **Provider's name**
- **Name of person receiving the service**
- **Description of service or product purchased**
- **Amount you must pay**

The following may not be used to verify an expense:

- Canceled checks
- Handwritten receipts
- Credit card receipts
- Previous balance receipts

If you don't have a receipt, contact the provider or your insurance company and request a copy of the receipt or Explanation of Benefits from their files.

IRS Rules
require all
FSA claims be
substantiated

SOLUTIONS

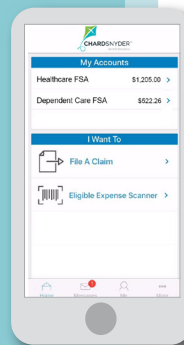
Substantiation:
Provide evidence
your claim
was eligible



The
Chard Snyder
Benefit Card
allows many items
and services to be
AUTOMATICALLY
substantiated

Using the
Chard Snyder
Mobile App

You can
QUICKLY
provide
PROOF
(substantiate)
that your
transaction
is eligible
according
to the IRS



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No Card? No Problem...

Its Easy to File a Claim

If you don't use your Chard Snyder Benefit card to pay, you may file a claim to be reimbursed.

Submit a Claim Using the Mobile App

Submit your healthcare or dependent daycare claim using your phone or tablet and save time.

1. **Log in** to the Chard Snyder Mobile App
2. **Choose** the Account
3. **Click** *File a Claim*
4. **Provide** the information requested on the screen
5. **Click** the *Add Claim* button

Submit a Claim Online

1. **Scan** your receipt and save it in one of the following formats: JPEG (.jpg), GIF (.gif), or PDF (.pdf).
2. **Log in** to your Chard Snyder account
3. **Choose** *File a Claim* in the *I Want To...* section
4. **Select** an account from the *Pay From* drop down. Click *Next*
5. **Enter** your claim information including the date range and amount. The date range must not extend over more than one calendar month. If your expenses occurred over more than one month, submit separate claims for each month
6. **Read** *Terms & Conditions* then click that you have done so
7. **Click** *Submit* or *Add Another*

Don't Forget to Keep Your Receipts In a Safe Place

Save your receipts. You may be asked to provide proof that you purchased an eligible item or received an eligible service. All receipts/bills must include a date of service during the plan year, a description of the service, the provider's name and the amount you must pay in order to be eligible for reimbursement. If you lose your receipt, the service provider can usually provide an account history or replacement receipt.

For
information on
Orthodontia
claims,
see page 8

Email questions to
askpenny@chard-snyder.com

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



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No Online Access?

File a Paper Claim

Submit a Paper Claim Form

If you are submitting a paper claim, follow the steps below.

1. **Complete** an FSA claim form
2. **Make** a copy of your completed claim form and send it with a copy of your receipt (if available)

FAX: 513.459.9947 or 888.245.8452

EMAIL: askpenny@chard-snyder.com
(maximum email size including attachments is 7MB)

MAIL: Chard Snyder, 6867 Cintas Boulevard, Mason, OH 45040

When Your Reimbursement Should Arrive

Your check will arrive within two weeks. Payment could arrive sooner if you are using direct deposit into your personal checking or savings account.

Receive Your Repayment Directly Into Your Personal Bank Account

You may choose to have your reimbursement deposited directly into your account when you submit a claim for reimbursement. To do this you will need to enter your bank account information in the system. Follow the steps below:

1. **Log** in to your account (see instructions, page 11)
2. **Click** on Accounts and select *Banking/Cards* under the Profile section
3. **Click** *Add Bank Account*
4. **Provide** the information requested on the screen
5. **Click** the *Submit* button

Sign up for
Text Alerts
in the
Message Center
when you are
logged into your
account



Email - It's Confidential

Provide your email address to receive an email to let you know your account statement is ready. You will also receive confirmation when we enter your parking claim and again when your payment is sent.

If you change your email address you may update it from your computer or mobile device:

- Log in to your account
- Click on your name in the upper right corner to open the dropdown menu
- Select *Profile Summary*
- Click *Update Profile* and enter your new email

Your information is protected by Chard Snyder. We do not lend or sell your personal information (including your email address) to any other party.

Email questions to
askpenny@chard-snyder.com

Things You Should Know

Plan Deadlines, End-of-Year Tips

Find information about your plan timing, deadlines, tax considerations and more.

How to Find Important Dates for Your Plan

Important dates and rules for your plan are available when you log in to your account at www.chard-snyder.com. Go to the Accounts tab and click on the blue name of your plan. A screen will pop up showing you important information about your plan.

- **Plan Year** - These are the dates when your plan is active. The beginning date is the first date for this plan year that services or purchases will be eligible for payment
- **Final Service Date** - This is the last date for this plan year that you may purchase eligible services or merchandise
- **Final Filing Date** - The last day that you may submit claims for payment
- **Claim Summary** - This area shows the totals of all the claims you have submitted for the year, the amount of claims paid, the amount of claims that are pending, and the total of any that have been denied

What Happens at the End of the Plan Year

You will want to make sure you spend down your account before the plan year ends, but Flexible Spending Accounts can have features added to allow for time to use up leftover funds. Check your plan rules.

- **Runout Period** - All Flexible Spending Accounts have a runout period. This is the time between the last day of your plan year and the final date you may submit a claim. The runout period provides you with extra time to submit receipts or Explanation of Benefits forms for eligible services and merchandise that you purchased any time during the plan year and have not yet submitted. Remember claims not submitted by the end of the runout period will not be paid.
- **Grace Period** - Some plans offer a grace period which extends the time you have for spending your healthcare money. There is usually a short runout period at the end of the grace period (see above). If your plan offers the Benefit Card, call Chard Snyder customer service to find out the rules for the card during the grace period.
- **Carryover** - Some Flexible Spending Accounts offer the ability to carry over an amount of up to \$500 from last year's funds into the new plan year. This money becomes part of the balance in your plan and is used the same way as the money for the new plan year.

Contact Your Tax Advisor

Expenses you submit to your Flexible Spending Account may not be claimed as an expense on your tax return. For questions regarding the tax implications of your Flexible Spending Account, check with your tax advisor. Chard Snyder does not provide tax advice.

What are the important dates for your plan?

Look them up and enter them here for quick reference:

Plan Year:

Final Service Date:

Final Filing Date:

Runout Period Ends:

Does your plan have a Grace Period OR the Carryover?

Grace Period

Grace Period Ends on

Carryover

Carryover Amount:



800.982.7715 www.chard-snyder.com



Change Your Plan

When Life Takes a Twist

Everyone's life changes now and then...when it does, make sure to change your FSA plan to fit your new situation.

Change the Amount You Set Aside For Your FSA

You may change the amount of money you decided to have deducted for your FSA in the case of life events such as:

- **You marry or divorce**
- **You adopt a child or have a baby**
- **There is a death in your immediate family or your adoption proceedings are not completed**
- **One of your dependents becomes over-age**
- **Your spouse gains or loses eligibility for a plan through their employer**
- **Your dependent daycare costs change**

You must notify your employer within 30 days of any of the changes listed above. Human Resources will help you complete any paperwork required to make your change. Federal regulations do not allow you to make changes for any other reason.

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 runout period is lost.

If you are eligible and choose to elect COBRA for your healthcare Flexible Spending Account, you will be required to continue to put the same amount of money in the account every month after tax as you put in before tax while you were still working for your former employer, plus an administrative fee. Using COBRA to continue a healthcare FSA can be a way to use the balance in your account for eligible expenses you incur following your termination.



When You go on a Leave of Absence

Sometimes we need to "take a break" from our jobs, because of our own or a family member's illness, because we've been called up for a tour of duty with the military, or some other reason. It depends on the reason and expected length of time for your leave of absence how it will affect your Flexible Spending Account.

Contact your human resources department for information on leaves of absence.



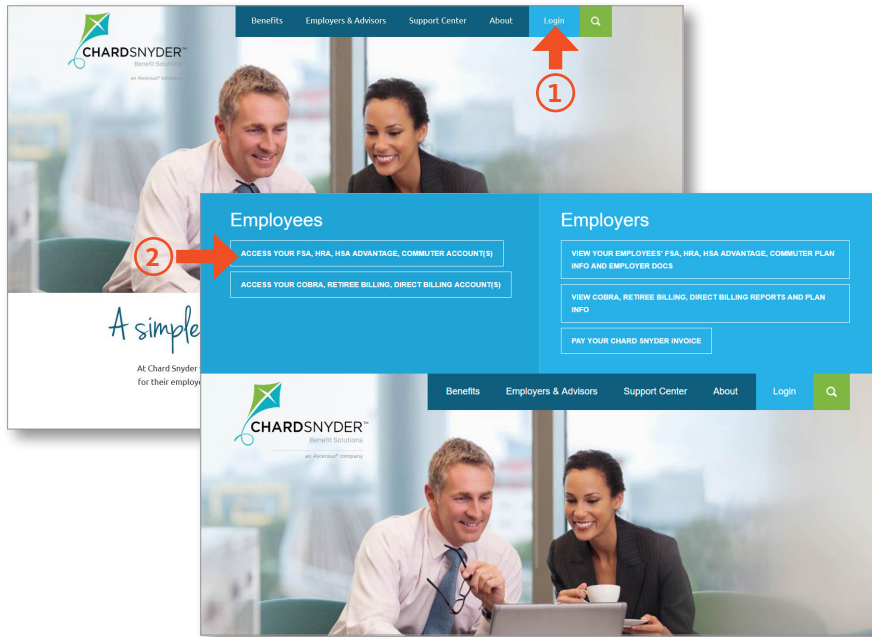
800.982.7715 www.chard-snyder.com



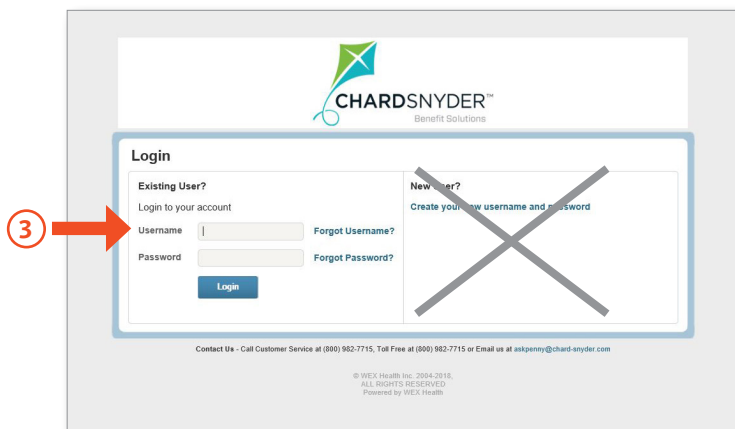
Instructions on How To

Log In to Your Account

Chard Snyder Online Portal - www.chard-snyder.com



1. Click the *Login* button in the upper right corner of the page
2. Go to Employees in the blue area and **Click ACCESS YOUR FSA, HRA, HSA ADVANTAGE, COMMUTER ACCOUNT(S)**



3. Enter your social security number (no dashes), Employee ID number or Username, if you have already created a unique username, on the left side **even if you are a 'New User'**
4. Enter your password. If this is the first time you have logged in, your password is the last four digits of your social security number or your Employee ID

Chard Snyder Mobile App Log In

1. **Download** the Chard Snyder app from your app store
2. **Click** the icon for the app
3. **Enter** the **Username** and **Password** from your online account
4. **Create** a four-digit passcode to use each time you log in through your mobile device

Updating Your Personal Information Online

1. **Log in** to your account.
2. **Click** on your name in the upper right corner to open the drop down
3. **Select Profile Summary**
4. **Click** appropriate links (in blue) to Update Profile, Add Dependent, Add Beneficiary

Email questions to askpenny@chard-snyder.com



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Online Tools to Help You

Manage Your Plan from Anywhere

Chard Snyder offers a variety of tools so you can manage your plan anywhere you happen to be.

Chard Snyder Mobile App

Our mobile app offers an additional way to manage your plan. Use your smartphone or tablet to:

- Check your balance for any plan
- Review transaction details
- Pay your service provider
- Submit claims for your FSA or reimburse yourself from your HSA
- See the status of claims
- Submit receipts
- Use your smartphone to scan items to see if they are eligible

It's free from your app store.

Information about using the mobile app is located throughout these instructions.

Website

Go to the Chard Snyder website to easily find information about your plan.

You can:

- Check your balance for any plan
- Review transaction details
- Access forms
- Submit claims
- See the status of claims
- Check if your expense is eligible
- See educational videos
- Access account statements and tax documents
- Report lost benefit cards or request additional cards

Information about the website is located throughout these instructions. See the Table of Contents to locate specific topics.

Text Alerts

After you log in to the Chard Snyder website you may choose to receive automated text messages or update your choices. Choose to be alerted when:

- A claim has been filed
- A claim has been denied
- A receipt is needed for your claim
- Payment is issued
- A Benefits Card transaction has been processed

Askpenny@chard-snyder.com

Use email to ask questions and receive answers within 24 hours.

Live Chat

Live Chat is convenient, simple and allows you to multi task. With a click of your mouse, you can start chatting with one of our customer service representatives.

- Ask questions about how your plan works
- Check whether you can use your plan for specific items or services
- Get other help regarding the details of your account

Anything that you might call in or email about, you can also take care of using live chat.

Representatives are available to chat M-F, 8 am - 5 pm ET.



Provide your email address or cell phone number to your account profile to receive confirmations and alerts concerning your flexible spending account.



800.982.7715 www.chard-snyder.com



Need Help?

Contact Us



Email: askpenny@chard-snyder.com

Phone: 513.459.9997 or 1.800.982.7715

Chat: Click on the blue *Live Chat* button on the home page of the Chard Snyder website. Customer service representatives are available to chat 8 am through 5 pm ET, Monday through Friday.

Website: www.chard-snyder.com
FAQs, Legislation Updates, Plan Explanations, Plan Reference Guides, Helpful Videos, Forms



800.982.7715 www.chard-snyder.com

