



QUICK GUIDE TO YOUR FLEXIBLE SPENDING ACCOUNT



Your tomorrow, today.

Use Your Flexible Spending Account... It's Easy

Your Flexible Spending Account is easy to use. When you're on the go just use our mobile app. For in-depth information check out our website. Review these helpful features described below and use your plan to save on your family's healthcare and dependent daycare needs.

A Mobile App to Keep You Up-To-Date While You're On The Go

Use your mobile device to access your account balance anywhere. See specific transaction details and submit healthcare claims and receipt images. You'll know when claims are confirmed or denied and when receipts are needed to support your claim. You can also choose to receive text messages.

The Chard Snyder Website Provides Plan Information

Use our comprehensive website to check balances and see the status of your claims. In addition, you can find instructive videos, current listings of eligible items, and read in-depth information and up-to-date news regarding your plan type.

If You or Your Spouse Have a Health Savings Account...Read This

If either you or your spouse are currently depositing money in a Health Savings Account (HSA), you cannot be enrolled in a full healthcare flexible spending account. You may enroll in a limited healthcare account if one is available. A limited healthcare account will allow you to claim dental and eyecare expenses. You may also enroll in or continue to use a dependent daycare account.



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 Email Address is Confidential at Chard Snyder

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

**Search Thousands of
FSA Eligible Products Online**

\$10 OFF

Code: **CSC** at checkout



www.chard-snyder.com/product-partners/fsastore.html
One coupon per customer

How to Log In to Your Account

Desktop Log In

1. **Go** to **www.chard-snyder.com**.
2. **Click** the bright blue Login button in the upper right corner of the page.
3. **Go** to *Employees* in the blue upper left area. **Click** *Access Your FSA, HRA, HSA Advantage, TRP Accounts*.
4. **Enter** your social security number (no dashes) or Username if already created (use Employee ID if directed to do so).
5. **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 unless your employer has provided you with a different password.

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.

Special Rules for Dependent Daycare

- Use your dependent daycare account for dependent children under the age of 13 or dependents of any age who are unable to care for themselves.
- The maximum a household may set aside is \$5,000. Married couples filing singly may each set aside up to \$2,500.
- Divorced couples should check our website for special rules.
 - You may only be reimbursed for the amount you have available in your account at the time of your claim.
 - 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.



USE your Flexible Spending Account to pay health and dependent daycare expenses for yourself, your spouse and your eligible dependents



EXPENSE TRACKER

- Enter your expenses
- View and print reports
- View by type of service, provider or date range

Email questions to
askpenny@chard-snyder.com



800.982.7715 www.chard-snyder.com



Submitting a Claim

Submitting a Claim Using the Mobile App

Submit your healthcare or dependent daycare claim using your mobile device and save time.

- **Log** in as usual (see instructions).
- **Choose** *Flexible Spending Account*.
- **Click** *New Claim*.
- **Click** *Upload Receipt*. (Device camera will take a picture of your receipt. Make sure the picture is clear and writing is legible).
- **Click** the *Add Claim* button.

Submitting an Online Claim for Healthcare or Dependent Daycare

Save postage and time by filing your claim online.

- **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 2MB.
- **Log** in as usual (see instructions).
- **Choose** *File a Claim*.
- **Enter** your claim information.
- **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.
- **Click** *Add Claim*.
- **Read** *Terms & Conditions* then click that you have done so.
- **Click** *Submit Claim(s)* or continue adding claims.

Submitting a Paper Claim Form for Healthcare or Dependent Daycare

If you are submitting a paper claim for services you have received or purchases you have made, follow the steps below.

- **Complete** an FSA claim form, available at www.chard-snyder.com.
- **Make** a copy of your completed claim form and send it with a copy of your receipt or Explanation of Benefits.
- **FAX:** 513.459.9947 or 888.245.8452
- **EMAIL:** askpenny@chard-snyder.com (maximum email size including attachments is 2MB)
- **MAIL:** Chard Snyder, 6867 Cintas Boulevard, Mason, OH 45040

Keep Your Receipts With Your Tax Records

Remember, a valid receipt must include both the actual date and type of service you received, the provider's name and the amount you must pay.

Email questions to
askpenny@chard-snyder.com

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



Save on all These Healthcare Expenses

Wondering if it's an eligible expense? Log in to your account and click on *Tools and Support* to find the EBIA Health Care Expenses Table to see a complete list of eligible expenses. Below is a short version of the official list.

Acupuncture	Hearing aid / batteries	Private hospital room
Alcoholism / drug addiction treatment	Hospital services	Psychiatric care (prescribed)
Artificial limbs	Insulin	Sales tax (on eligible expenses)
Artificial teeth	Laboratory fees	Smoking cessation (prescribed)
Braille books / magazines	LASIK surgery	Speech training
Childbirth classes	Learning disability	Transplants
Chiropractor	Medical monitoring devices	Vaccines
Co-insurance / co-pays	Medical services	Weight-loss programs (prescribed)
Contact lenses / solution	Operations / surgery	Wheelchair
Crutches	Optometrist	X-ray fees
Deductibles	Orthodontia	
Dental treatment	Osteopath	
Eye exams / eyeglasses	Physical exams (non-employment)	
Fitness classes (prescribed)	Physical therapy	
Fluoridation treatments	Prescriptions	
Guide dog		

Plus, Over-the-Counter Items...

You may purchase eligible over-the-counter items that are not considered a drug or a medicine such as bandages, wound care, contact lens solution, etc.

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible with a prescription from your doctor. You should send a copy of the prescription to Chard Snyder. We will file the prescription for one year of refills and then you will need a new one. For reimbursement, submit a claim along with a copy of your receipt.

Save on Dependent Daycare, Too...

Choose the care that best suits your situation:

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

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

Changing Your Election

Federal regulations do not allow you to change the amount of money you decide to have deducted for your FSA except in the case of certain 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 required paperwork.

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.

If you 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 before you left your position. 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.



800.982.7715 www.chard-snyder.com

