

# The Chard Snyder Health FSA

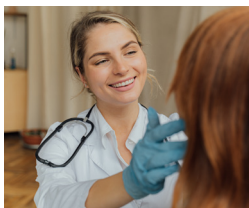


## What is a Flexible Spending Account?

A Flexible Spending Account (FSA) can help you save money for healthcare items and services for yourself and your family. FSA funds are deducted from your paycheck before taxes, so the money deposited into the account is **tax free** which **saves you money**.

You may save **up to 40%** on your healthcare costs.

## What is a Health FSA?



A **health FSA** can be used for eligible medical expenses such as copays, coinsurance, deductibles, dental, vision, prescriptions, medical supplies, and procedures. Even over-the-counter medications and menstrual care products are eligible expenses.

## What are Health FSA Eligible Expenses?

The IRS determines what expenses are eligible. Eligible expenses are reimbursed if they are incurred by you, your spouse, or your tax dependents during the plan year. The charts below show examples of eligible and ineligible expenses:

### Eligible Expenses

Deductibles	Medical Services	Dental Treatment
Hospital Services	Vaccines	Over-the-counter Meds
Prescriptions	Contact Lenses	Chiropractor
Copays	Orthodontia	Thermometers
First Aid Kits	Physical Exams	Physical Therapy
Coinsurance	Menstrual Care	Acne Medicine

### Ineligible Expenses

Massage	Appearance Improvements	Maternity Clothes	Face Lifts
Nutritional Supplements	Household Help	Funeral Expenses	One-a-day Vitamins
Teeth Whitening	Deodorant	Cosmetics	
		Hair Removal	

## What else is considered an eligible expense?

[Visit the Chard Snyder website](#) for more resources on eligible items and services under your plan.

## How much would you save on taxes with an FSA?

[Visit the Chard Snyder website](#) to complete our Tax-Savings Calculator.



## The Chard Snyder Mobile App



**Manage your FSA on the go, anywhere, anytime**

## Features

- Submit health FSA claims with receipt images using your phone's camera
- View account balances and transaction details
- Enable Face ID or Touch ID for easy, secure access
- Catalog past and current receipts using your phone's camera
- Scan any product for eligibility using your phone's camera (*Plan restrictions may apply*)

Download from the App Store or Google Play



[www.chard-snyder.com](http://www.chard-snyder.com)

# Chard Snyder helps you get the most out of your FSA benefit.

## Am I Eligible for a Health FSA?

If your employer offers a health FSA, you may enroll unless you are enrolled in and contributing to a Health Savings Account (HSA).

## How Do I Access My Health FSA Funds?

Save your receipts of eligible expenses from your healthcare provider's office, pharmacy, store, or use online, and file a claim on the Chard Snyder Mobile App or your online account.

The Chard Snyder Mobile App provides an easy, convenient way to use your health FSA funds to pay for eligible items and services. Submit your claims and catalog your receipts using your phone's camera.

The mobile app and online account also provide account activity, balance information, and numerous resources to help you easily manage your benefits.



## Why Do I Need to Save My Receipts?

The IRS requires Chard Snyder to confirm that you used health FSA funds for an eligible service or purchase. You may be asked for copies of itemized receipts, statements, or Explanation of Benefits (EOB) from doctors' and dentists' offices, hospitals, and stores to verify eligible expenses.

Just take a picture of the itemized receipt with your smart phone and submit it using the Chard Snyder Mobile App or your online account. It's that easy!

Once you provide the requested information for a transaction that is not immediately recognized as eligible, the transaction in question is normally verified quickly.



## Chard Snyder Website

[www.chard-snyder.com](http://www.chard-snyder.com)

Once you've enrolled, access your Chard Snyder health FSA online account from the website home page by clicking on the blue *Login* tab at the top right of the page.



## Chard Snyder Participant Services

Our Participant Service team is here to help answer questions you may have about your health FSA. If you don't find what you are looking for on the mobile app or your online account, give us a call.



800.982.7715 [www.chard-snyder.com](http://www.chard-snyder.com)