

The Chard Snyder Flexible Spending Account

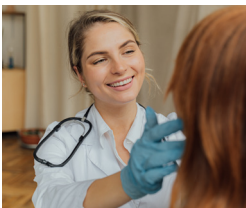


What is a Flexible Spending Account?

A Flexible Spending Account (FSA) can help you save money for healthcare and/or dependent care 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 or dependent care costs.

What are the Different Types of FSAs?



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.



A **dependent care FSA** can be used for expenses incurred to care for your children age 12 and younger, as well as your adult tax dependents, who require care while you are at work.

What are 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 expenses:

Health FSA

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

Dependent Care FSA

In-Home Babysitter	Summer Day Camp	Outside Babysitter
Daycare Centers	Elder Custodial Care	After-School Activities
Nursery School	Elder Daycare	Latchkey Program

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 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



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

Am I Eligible for an FSA?

To maximize savings, you can enroll in a dependent care FSA and a health FSA. If you are contributing to a Health Savings Account (HSA), you are not eligible for a health FSA but can enroll in a dependent care FSA.

How Do I Access My FSA Funds?

Save your receipts of eligible health and/or dependent care expenses 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 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 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

Once you've enrolled, access your Chard Snyder 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 Services team is here to help answer questions you may have about your 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