

Lifestyle Spending Account Reference Guide



The Lifestyle Spending Account (LSA) is funded by your employer to help you pay for expenses outlined in your plan summary. Use the tools below to manage your plan anywhere.

The Chard Snyder Mobile App

Our mobile app is free and offers an easy, on-the-go way to manage your plan, check your balance, submit claims, and find more information.

1. Download or open the app and enter the same username and password you use to access your Chard Snyder account online
2. Continue accessing the mobile app using Face ID, Touch ID, or username and password

Chard Snyder Online Account

Using your Chard Snyder online account, you can easily check your account balance, submit claims, and find more information about your plan.

1. Go to www.chard-snyder.com and click on the blue *Login* button
2. Go to *Participants* in the blue area and click ACCESS YOUR FSA, HRA, HSA ADVANTAGE, LSA, COMMUTER BENEFITS ACCOUNT(S)
3. Enter your username and password
4. If this is the first time you have logged in, select *Get Started* under *New User*. Complete the prompts and select *Submit* to finalize registration. If you have previously logged in, the New User registration is not available.

Set Up Text and Email Alert Preferences

After you log in to your Chard Snyder online account, you may choose to receive automated text or email messages or update your choices. Choose to be alerted when a claim has been filed or denied, payment is issued, and more.

1. Click the *Message Center* tab and select *Update Notification Preferences*
2. Check the appropriate boxes, depending on how you would like to be notified for each item, and click *Submit*

Add Your Email for Important Updates

1. Click *Accounts*
2. Click *Profile Summary* and enter your new password or email address

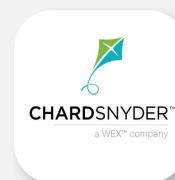
Set Up Direct Deposit

For the quickest and most convenient method to receive reimbursements

1. Log in to your Chard Snyder account online
2. Click the *Tools & Support* tab
3. Under the *How Do I?* section, select *Change Payment Method*
4. Under *Current Payment Method*, select *Update*
5. Select *Direct Deposit* under *Alternate Payment Method* and click *Submit*. Enter your bank account information if prompted.



The Chard Snyder Mobile App



Manage your
LSA on the
go, anywhere,
anytime

Features

- View account balances and transaction details
- Submit LSA claims with receipt images using your phone's camera
- Enter your bank account for direct deposit
- Enable Face ID or Touch ID for easy, secure access

Download from the App Store or
Google Play



www.chard-snyder.com



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

Each LSA has different rules, so check your plan summary to confirm eligible expenses and exactly what your plan requires for repayment.

Submit a Claim Using the Chard Snyder Mobile App

1. **Log in** to your Chard Snyder account using the mobile app
2. **Choose** *Reimburse Myself* under the *I Want To* section
3. **Enter** requested details regarding the claim
4. **Click** *Upload Receipt* (Device camera will take a picture of your receipt. Make sure the picture is clear and the writing is legible.)
5. **Click** the *Submit* button

Submit a Claim Online

1. **Log in** to your Chard Snyder online account
2. **Click** *File Claim/Reimburse Self* in the *I Want To* section or click the *Accounts* tab and choose *File Claim/Reimburse Self* from the drop-down menu
3. **Choose** the account that you would like to use and who you would like to pay (this can be a provider or reimbursement to yourself). **Click** *Next* to continue.
4. **Click** *Upload Valid Documentation* to attach your receipt(s) to your claim. Be sure to upload the correct receipt file, as attaching the wrong file will delay your payment. **Click** *Next* to continue.
5. **Enter** requested details regarding the claim. **Click** *Next* to continue.
6. **Review** details of the claim
7. **Read** *Terms & Conditions* then click that you have done so
8. **Click** *Save for Later, Add Another or Submit*

After you click *Submit*, a confirmation screen will show a list of all claims that you just submitted.

Submit a Paper Form

1. Complete a Lifestyle Spending Account Claim Form available under *Tools & Support* on your online account
2. Make a copy of your completed claim form and send it with a copy of the required proof of your expense

FAX: 513.459.9947 or 888.245.8452

MAIL: P.O. Box 2924, Fargo, ND 58108-2924

When Your Reimbursement Should Arrive

Your check will arrive based on your employer's payment schedule, usually within about two weeks. If you request reimbursement by check and your approved payment is less than \$25, we will wait to send reimbursement until we receive additional claims that make your total reimbursement amount at least \$25. If we don't receive any additional claims, we will send your reimbursement at the end of your plan's runout period. There is no minimum amount required for reimbursement by direct deposit.



Chard Snyder Website

www.chard-snyder.com

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

Read Your Claim Requirements Carefully

When filing a claim, you must provide documentation (proof) that you purchased an eligible item or received an eligible service.

Most plans require an itemized receipt, but additional documentation may be required. Your claim will not be paid until the required proof is received.

All receipts/bills must include the name of the person receiving the service, a date of service during the plan year, a description of the service, the provider's name, and the amount you must pay.



800.982.7715 www.chard-snyder.com



How to Contact Chard Snyder

Chard Snyder helps you get the most out of your LSA benefit. Contact us online, via phone or email.

We're Here to Help

Phone: 513.459.9997 or 800.982.7715
Participant Services representatives are happy to speak with you 8 am - 8 pm ET, Monday through Friday

Website: www.chard-snyder.com
Find helpful FAQs, videos, reference guides, and other resources to help you understand your plan.

Email: askpenny@chard-snyder.com
Email Chard Snyder with general questions about your LSA plan

The information contained in this publication is not, nor is it intended to be, legal or tax advice. Federal regulations may change plan features without notice at any time.

