



# HEALTH SAVINGS ACCOUNT REFERENCE GUIDE

*Your tomorrow, today*

# Health Savings Account Reference Guide



## Contribute Tax-Free Money

Save tax-free money directly from your pay. It's easy, and it's the simplest way to maximize your savings. Your money is tax-free when you put it in a health savings account and when you take it out to pay for eligible healthcare expenses. Your money stays with you, even if you change employers or stop working.



## Spend Tax-Free Money

Spend your tax-free dollars for eligible medical, pharmacy, dental and vision expenses not covered by your insurance plan. After-tax dollars only offer 60-75% of the spending power you earned; tax-free gives you 100%. Pay for current healthcare expenses or save your money for the future and watch it grow.

## Retire With Tax-Free Money

Start saving now to make sure you can cover your medical expenses later. Any dollars you don't spend for healthcare now can be invested to maximize your long-term savings. Interest and earnings are also tax-free when used for eligible healthcare expenses.

## Add to your Savings with a Limited Flexible Spending Account and/or Dependent Daycare 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. You may also save on your work time dependent daycare costs by enrolling in a Dependent Daycare Account.

## The Chard Snyder Mobile App

**Manage your account any place at any time.**

Download from the App Store or Google Play



## What's Inside?

<b>Your Chard Snyder Account</b> .....	Page 3
<b>Access Your Online Account</b>	
<b>Download the App</b>	
<b>Manage Your Account</b>	
<b>What is an HSA?</b> .....	Page 4
<b>Contributing to an HSA</b> .....	Page 5
<b>Eligible Healthcare Expenses</b> .....	Page 6
<b>Transfer an Existing HSA</b> .....	Page 7
<b>HSA Expenses Worksheet</b> .....	Page 8
<b>Investing Your HSA</b> .....	Page 9
<b>HSA Beneficiaries</b> .....	Page 10
<b>HSA Complementary Accounts</b> .....	Page 12
<b>The Chard Snyder Benefit Card</b> .....	Page 13
<b>Other Ways to Pay</b> .....	Page 15
<b>The Chard Snyder Mobile App</b> .....	Page 16
<b>Chard Snyder Online Account</b> .....	Page 17
<b>Contact Chard Snyder</b> .....	Page 18

# Your Chard Snyder Account

## Access Your Chard Snyder Account Online

1. Go to [www.chard-snyder.com](http://www.chard-snyder.com) and click on the blue Login button
2. Go to Employees in the blue area and Click ACCESS YOUR FSA, HRA, HSA ADVANTAGE, COMMUTER BENEFITS ACCOUNT(S)
3. Enter your username and password.
4. If this is the first time you have logged in select, **Create your new username and password under New User**. Complete the next three steps: (1) Enter user identification details. (2) Select a security question and provide the answer. (3) Create a username and password. Select Submit to complete registration. If you have previously logged in, the New User Registration is not available.

## Download the Chard Snyder Mobile App

Available in the App Store or Google Play

1. **Open the app** and enter the same username and password you use to access your Chard Snyder account online
2. **Create a four-digit passcode**. For your security, you will be asked to create a four-digit passcode to use each time you access your account through the mobile app. You will not have to enter your username and password again unless it has changed
3. **Access your account** through the mobile app

## Update Your Personal Profile

Check your Profile using your online account and update as necessary

1. **Log in** to your Chard Snyder account online
2. **Click** on your Name in the upper right corner to open the drop down menu, or go to the *Accounts Tab/Profile/Profile Summary*
3. **Select** *Profile Summary*
4. **Click** appropriate links to *Update Profile*, *Add a Dependent*, or *Add a Beneficiary*
5. **Add** or update your email address and cell phone number

## Set Up Direct Deposit

For the quickest and most convenient way to add your bank account

1. **Log in** to your Chard Snyder account online
2. **Click** on the *Accounts* tab and choose *Banking/Cards* under the Profile section
3. **Click** on *Add Bank Account*
4. **Enter** your bank account information and click *Submit*

## Set Up Email and Text Alert Preferences

It is important to select your Alert Preferences when managing your account

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



## Manage Your Account Quick Reference

### Update Profile

Accounts/Profile/Profile Summary

### Add Dependents

Accounts/Profile/Profile Summary

### Add a Bank Account

Accounts/Profile/Banking

### Update Payment Method

Accounts/Profile/Payment Method

### Update Login Information

Accounts/Profile/Login Information

### Set-up Email & Text Alerts

Message Center

### Review Plan Rules & Details

Tools & Support

### Report a Card Lost or Stolen

Accounts/Profile/Debit Cards

### Set-Up/Manage Investments

Accounts/Investments



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



# HSA Advantage™

## What is an HSA?



Your HSA Advantage™ account is a way to save tax-free dollars to use for eligible healthcare expenses. The money you put into your account is there until you spend it. No matter where you are in life.



### How Does the Plan Work?

HSA Advantage works with an IRS-approved High Deductible Health Plan. It allows you to use tax-free dollars to pay your health professional or for eligible out-of-pocket medical costs not covered by your insurance.

### It's Simple

HSA Advantage is a special bank account as described by the IRS. You choose an amount for your employer to deduct from your pay before tax is withheld. That amount is deposited in your account and stays there until you need it. You may save your money for the future and watch it grow or pay for current expenses using tax-free dollars.

### HSA Advantage is for Life

Your money stays with you until you spend it, even if you change your insurance plan, switch companies or stop working. Money used for eligible expenses is always tax free. After you turn age 65, you may use your account to pay for anything as long as you pay the income tax on any dollars not spent on healthcare.

### Your Savings and Money Grow in Multiple Ways

You can stack savings on savings with your HSA. First, you'll save on your healthcare insurance premiums by enrolling in a High Deductible Health Plan (HDHP). Next, the money deposited in your account is tax free and so is the interest it earns. If you choose to invest, your earnings also grow tax free. And when you use your account to pay for eligible expenses, you spend tax free. Even after you retire.

### Whose Expenses May be Paid for With HSA Advantage Money

Use your savings to pay for eligible medical expenses for you, your spouse, and your tax dependents.

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

## Are You Eligible?

Most people are eligible to open and/or contribute to a health savings account. If all of the following statements are true for you (not requirements for your spouse), you are eligible to enroll in an HSA Advantage account:

- I am not participating in another health plan (spousal plan, individual policy) that is not an eligible High Deductible Health Plan
- My spouse is not enrolled in a healthcare plan (includes any Health Reimbursement Arrangement offered by an employer) that provides me with benefits before I have met the IRS minimum deductible for the year
- There is a \$0 balance in both my and/or my spouse's full healthcare Flexible Spending Accounts during a Grace Period. The plan year for the account(s) is over and there is \$0 balance to carry over to next year
- My health plan does not provide services that require a co-pay before my healthcare plan deductible amount is reached
- I do not receive Medicare benefits of any kind
- I have not received healthcare benefits (other than dental, vision, preventive or for a service-connected disability) from the Veterans Administration (TRICARE) within the last three months (including prescriptions)

**Email Questions to**  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)

# HSA Advantage™ Contributing to Your Account



After you open your HSA Advantage account you may add money up to the annual limit set by the IRS.

## Opening Your Account

To open your account you must complete your company's benefit enrollment and bank application processes.

Banking regulations require us to confirm your identity before your bank account can be opened. You may be asked to provide support in the form of a driver's license or other legal proof of who you are.

After you enroll, your HSA Advantage™ personal bank account will be opened for you. Your account must be open before you can deposit or access money.

Tell your employer when you want to change the tax-free amount you set aside each paycheck. As long as you don't go over the federally-set annual limits, you can save as much as you want.

## Putting Funds Into Your Account

Putting money into your account is easy.

- Your employer will deduct tax-free money from your pay and deposit it to your account. This means you will not pay federal income tax or social security taxes on those dollars. In most states you will not pay state taxes either. Check [IRS.gov](https://www.irs.gov) to find out if your state allows this
- You may change the amount of your contribution as often as your employer allows
- After you turn 55 you are allowed to make an additional \$1,000 catch-up contribution each tax year to maximize your savings
- Once you are covered by Medicare you must stop making contributions to your HSA Advantage account

## Do not put More Money into the Account Than is Allowed

It is important that you do not put more money into your account than you are allowed by the IRS.

- If you and your spouse each open an HSA through different employers, you may divide the IRS annual family limit for the year however you like. If either employer contributes to your HSA, make sure you include those contributions in the total for your maximum allowed annual contribution
- If you contribute too much, call Chard Snyder for assistance as soon as you become aware of the problem. We may be able to help you avoid penalties and additional paperwork
- See the IRS website, [IRS.gov](https://www.irs.gov), for further information



## Starting Late in the Calendar Year

You may open your HSA Advantage account any time up to December 1 and still contribute the maximum for the full year if you are covered by an IRS-approved High Deductible Health Plan (HDHP). Contributions may be made until the annual IRS tax filing date without extensions (usually April 15).

If you were not covered by an approved HDHP for the entire year, but are covered by one on December 1, under the Last Month Rule you may still contribute the full annual maximum allowed amount. Under this rule you must stay HSA-eligible for a 13-month period (from December 1 of the year you enroll to December 31 of the following year).

If you become ineligible during this 13-month period you will have to pay a 10% penalty plus taxes on the total contributions that would not have been made except for the Last Month Rule.

**Email Questions to**  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)

# Eligible Healthcare Expenses

Wondering if it's an eligible expense? Use the Chard Snyder mobile app *Eligible Expense Scanner* or log in to your Chard Snyder online account and click on the *Tools & Support* tab to find the full Eligible Expenses Table. Below are examples of eligible 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

## Travel Expenses

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

## Eligible Premiums

There are some premiums that may be paid using HSA funds. These include COBRA, health plans while you are receiving unemployment benefits and, for people over age 65, any deductible health insurance coverage other than a Medicare supplemental policy.

## For a Full List of Eligible Expenses

Log in to [www.chard-snyder.com](http://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**.

## 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

## Remember:

You are responsible, under IRS guidelines, to have proof that all money paid from your HSA Advantage™ account was for eligible medical expenses.



## KEEP Your Receipts



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

## Update on HSA Eligible Expenses

The CARES Act, signed on March 27, 2020, eliminated the requirement for a prescription to purchase eligible over-the-counter medications, such as ibuprofen, acetaminophen or cough syrup.

The CARES Act also made menstrual care products eligible for purchase with an HSA.



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

# HSA Advantage™

## Transferring an Existing HSA



If you have another health savings account and would like to transfer your money to HSA Advantage, there are several important things you need to do.

### Open Your Account

First, you must complete your company's benefit enrollment and bank application processes. Your HSA Advantage account must be open before you can put in or take out money.

### Decide how Much to Move

Next, decide if you want to move the entire balance of your other health savings account to your new HSA Advantage account. Your current bank may charge a fee to close your original account or a monthly service charge to keep it open.

### Follow the Transfer Process

To complete the transfer, use the following process:

- Request an HSA Advantage transfer form
- Complete and forward the form to the original bank
- The original bank issues a check for the amount you requested and sends it directly to HSA Advantage for deposit
- Your funds are not available from either account for a period of 7-10 days. It may take up to 60 days to complete the entire process

The original bank may choose not to close an account with a minimum or negative balance. Check with that bank for additional details.

### Tax Documents

You will receive tax documents from each bank that has held health savings account funds during the calendar year.

## 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 HSA Advantage:

- You may choose to keep your HSA Advantage account with Chard Snyder. There will be an administration charge of \$4 per month subtracted from your account
- You may continue to make withdrawals for eligible expenses
- You may continue to manage the investments in your HSA Advantage account and draw interest on your balance
- If you enroll in another eligible High Deductible Health Plan, you may continue to make contributions
- There is a \$20 fee if you choose to close your account

Email Questions to  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)

# Health Savings Account Annual Expenses Worksheet



	Actual Expenses Last Year	Estimated Expenses New Year
<b>High Deductible Health Plans</b>		
<b>Expenses toward plan deductible</b>		
Prescriptions	\$ _____	\$ _____
Physician visits	\$ _____	\$ _____
Hospital	\$ _____	\$ _____
Laboratory/testing	\$ _____	\$ _____
<b>Miscellaneous Health expenses not covered by insurance</b>		
Over-the-counter	\$ _____	\$ _____
<b>Dental</b>		
<b>Co-pays / expenses</b>		
Dental visits	\$ _____	\$ _____
Fillings	\$ _____	\$ _____
Major work (root canals, crowns, dentures, etc.)	\$ _____	\$ _____
Orthodontia (braces)	\$ _____	\$ _____
<b>Vision</b>		
Eye examination	\$ _____	\$ _____
Eyeglasses	\$ _____	\$ _____
Contact lenses and solution	\$ _____	\$ _____
LASIK surgery	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
<b>Hearing</b>		
Hearing examination	\$ _____	\$ _____
Hearing aid	\$ _____	\$ _____
<b>Miscellaneous Dental, Vision and Hearing expenses not covered by insurance</b>		
Over-the-counter	\$ _____	\$ _____
Additional contribution to maximize annual savings	\$ _____	\$ _____
<b>Total annual amounts</b>	\$ _____	\$ _____

## Eligible Expenses



Use your Health Savings 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 expenses that are eligible.

For more details:

### Go To

[www.chard-snyder.com](http://www.chard-snyder.com)  
Go to Benefits/Health Savings Account (HSA) and click on HSA Eligible Expenses

[www.hsastore.com](http://www.hsastore.com)  
Go to Eligibility List. Items are listed alphabetically and there is a search feature

**Email Questions to**  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)



# HSA Advantage™ Investing Your HSA



Experts warn that the number one threat to your future retirement budget will be healthcare. Maximize your savings now.



## You Can Invest Your HSA Advantage Savings

Your HSA Advantage account offers self-directed mutual fund investments to help you grow your healthcare savings for future need. Manage your account from the Chard Snyder website.

## Choose Your Mutual Funds

First, decide how much money you want to keep handy in your interest-bearing account and set a threshold for that amount.

Then, review the current list of available mutual funds and choose the ones you want to invest in. Once you have set your threshold and chosen your investments, any time you contribute at least \$100.01 over the threshold, that amount will sweep into the account and you won't have to do anything.

If your interest-bearing account falls more than \$100 below your threshold, HSA Advantage will automatically sweep funds out of your investment account back into your interest-bearing account.

## Set Up Your Investments

To set up your investments:

- **Go** to [www.chard-snyder.com](http://www.chard-snyder.com) and log into your account
- **Click** on *Manage Investments* under the *I Want To:* section

**OR**

- **Go** to the *Accounts* tab, then choose *Manage Investments* in the dropdown menu

Additional Investment information and a Guidance Tool are available in the *Education* section under *Accounts* menu.

## Investment Education



Log in to your Chard Snyder account online and go to *Accounts* and choose *Education* from the drop down menu to access.

## Fund Performance

Get a full summary of fund performance, including fact sheets and the prospectus.

## Guidance Tool

Find out what type of investor you are, and how you could increase your investment opportunities.

## FAQs

View frequently asked questions about investments and terminology.

A small quarterly fee, calculated as a percentage of your total investments, will be charged to your account. The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances. Mutual fund investments are not FDIC insured, and are not guaranteed by Chard Snyder or WEX Inc.

**Email Questions to**  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)

# HSA Advantage™ Add a Beneficiary



## Don't Forget to Add A Beneficiary to Your HSA

What happens to your Chard Snyder HSA Advantage™ account at the time of your death depends on who is designated as the beneficiary. If no beneficiary is designated, additional documentation will be required and the money in the account will be distributed to the estate and may be subject to additional taxes.

When the beneficiary is not your spouse, the HSA ends on the date of your death. The money in the account may be used tax-free for up to one year for any eligible medical expenses you incurred after you opened the account as long as you kept the receipts and the expenses hadn't already been reimbursed by the HSA.

Instructions are included for designating a beneficiary and requesting distribution from the account. If we do not receive a request for distribution, the account will be moved to an individual account and will be subject to administrative fees. These accounts will revert to the state after a period of inactivity.



## The Chard Snyder Mobile App

### Features

- View investment summary
- View account balances and transactions
- Scan products for eligibility  
*(Plan restrictions may apply)*

Download from the App Store or Google Play



## How To



To add or update a beneficiary to your HSA Advantage account, go to the *Profile Summary* under the *Accounts* tab when you are logged in to your Chard Snyder account.

Or contact us to request a *Beneficiary Designation Form*. This form must be completed, signed and notarized before returning to Chard Snyder.

## Spousal Beneficiary Designation

If you are married but want to assign someone other than your spouse as the beneficiary of your HSA Advantage account, you must complete the Spousal Consent portion of the Beneficiary Designation Form.

Please contact us if you have your spouse assigned as your beneficiary and you need to make a change.

Only your Chard Snyder administrator can change the name of your spouse in our records. You will need to submit a notarized copy of the Beneficiary / Spousal Consent Form showing the change.

Email Questions to  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)

# HSA Beneficiary Options/Distributions

	Options*	Requirements for Distribution	
<b>When your spouse is your designated beneficiary</b>	If your spouse is your designated beneficiary, he or she may choose to keep the account as an HSA or request a cash distribution. If the money stays in an HSA account, he or she can use it tax-free for his or her own medical expenses and not be required to have an HSA-eligible health insurance policy. The spouse may also choose to request a cash distribution, in which case taxes would apply.	To request a distribution, we must obtain: <ul style="list-style-type: none"> <li>• A notarized copy of the death certificate</li> <li>• A completed and signed Chard Snyder <i>Death Distribution Form</i>*</li> </ul>	To keep the money in an HSA, we will close your account and open a new account in your spouse's name. To do this, we must obtain: <ul style="list-style-type: none"> <li>• A notarized copy of the death certificate</li> <li>• A completed and signed Chard Snyder <i>Death Distribution Form</i>*</li> <li>• A completed and signed HSA Advantage application</li> </ul>
<b>When someone other than your spouse is designated</b>	If someone other than your spouse is the designated beneficiary, the HSA will be closed and the money will be taxable to the beneficiary or beneficiaries. The money in the account may be used tax-free for up to one year for any eligible medical expenses you incurred after you opened the account.	<ul style="list-style-type: none"> <li>• A notarized copy of the death certificate</li> <li>• A completed and signed Chard Snyder <i>Death Distribution Form</i>*</li> <li>• The form must be signed by ALL beneficiaries in order to process the distribution request</li> <li>• We cannot distribute a partial amount</li> </ul>	
<b>When no beneficiary is designated</b>	If you do not designate a beneficiary for the account, the money will be included in your estate and the value will be taxable on your final income tax return.	<ul style="list-style-type: none"> <li>• A notarized copy of the death certificate</li> <li>• A completed and signed Chard Snyder <i>Death Distribution Form</i>*</li> <li>• Additional documentation confirming the identity of the executor of the estate in the form of a small estate affidavit, a letter from an attorney, or a document from the court</li> </ul>	



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# HSA Advantage™ Complementary Accounts



Complement your HSA with a Limited FSA and/or Dependent Daycare FSA. These accounts will help you pay vision and dental expenses and/or dependent daycare expenses while you are working. You'll maximize your savings by using these accounts together.



## 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.

## 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.

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.

## Eligible Dependent Daycare Expenses

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 (not overnight)
- Outside babysitter
- Elder custodial care
- Latchkey program
- Elder daycare

## Eligible Dental Expenses

- Dental visits
- Dental cleanings
- Dental co-insurance and co-pays
- Dental treatment
- Dental surgeries
- Dental deductibles
- Orthodontia
- Orthodontia deductibles
- Most non-cosmetic dental procedures

## Eligible Vision Expenses

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

Email Questions to  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)



# The Chard Snyder Benefit Card



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

If you have a more than one plan through Chard Snyder, all your plans are available using the Benefit 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.

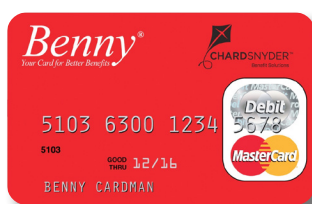
## If Your Card is Lost or Stolen

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.



## Don't Forget to Keep Your Receipts

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



As of September 1, 2018, the Benny® prepaid benefit card was replaced by the Chard Snyder Benefit Card. The new Benefit Card works exactly the same as Benny. **The only difference is a new look.**

*Note: If you already have Benny, it will be active until the expiration date. You will receive the new Chard Snyder Benefit Card just before your old card expires.*

Email Questions to  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)

# Using Your Chard Snyder Benefit Card

Use your Benefit Card in 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. You should 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 the Benefit Card:

1. **Swipe** your Benefit Card at the checkout
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's, Dentist's, Orthodontist's or Optical Office

1. 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
2. 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
3. If your provider requires payment at the time of service, pay a minimum amount and the balance after you receive your EOB

## Over-the-Counter Healthcare Items

- You may use your 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.
- Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses and **no longer require** a prescription from your doctor. The CARES Act, signed on March 27, 2020, eliminated the requirement for a prescription to purchase eligible OTC medications, and also made menstrual care products eligible for purchase with your HSA
- Remember that the IRS can ask for copies of receipts for every purchase paid for by your HSA. Keep your receipts with your annual tax records for easy retrieval



## Add a PIN

You may choose to 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, choose *Debit* on the keypad and enter your PIN when requested.

## Call card holder services at 1-866-898-9795 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.



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

# HSA Advantage™

## Other Ways to Pay



You can pay a vendor online or choose to repay yourself for cash purchases.

### Pay a Vendor's Bill Online

To pay a bill online:

1. **Go** to [www.chard-snyder.com](http://www.chard-snyder.com) and log in to your account
2. **Choose** *Make HSA Transaction* under the *I Want To:* section
3. **Choose** *Someone Else* from the *To* dropdown. Click *Next*
4. **Enter** the *Payee Details* as requested. Click *Next*
5. **Choose** *One-time* or *Schedule* under *Transaction Schedule*. Click *Next*
6. **Enter** the transaction details requested. Click *Next*
7. **Read** *Terms & Conditions* then click that you have done so
8. **Click** *Submit*

### Reimburse Yourself by Transferring Funds to Your Personal Checking or Savings Account

To transfer funds to another account:

1. **Go** to [www.chard-snyder.com](http://www.chard-snyder.com) and log in to your account
2. **Choose** *Make HSA Transaction* under the *I Want To:* section
3. **Choose** your bank account from the *To* dropdown or change your account by clicking *Update Bank Account*. Click *Next*
4. **Choose** *One-time* or *Schedule* under *Transaction Schedule*. Click *Next*
5. **Enter** the transaction details requested. Click *Next*
6. **Read** *Terms & Conditions* then click that you have done so
7. **Click** *Submit*

**Email** Questions to  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)

# The Chard Snyder Mobile App

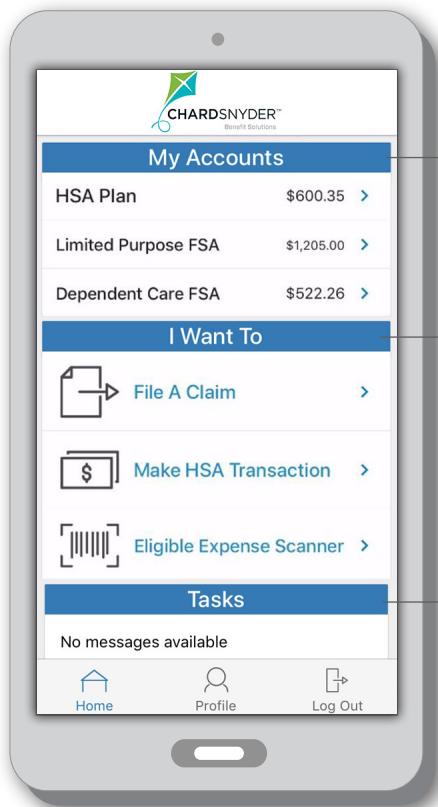


Our mobile app is a truly convenient and efficient way to manage your plan. Download the app and access it from your smartphone or tablet.

## Your Benefits On-the-Go

Use the Chard Snyder Mobile App to check your account balances and submit receipts anywhere. Securely access your health benefit accounts with the touch of a finger. Never wonder how much you have in your account to pay a bill or make a purchase. More key features include:

- Submit claims for healthcare and dependent daycare FSA plans
- Snap a photo of a receipt and submit with a new or existing claim, or store in your camera for later claim filing
- Use the Eligible Expense scanner (not available for Limited FSA) to scan items to determine if they are eligible before you get to the store check out lane
- Access your account funds to pay yourself or someone else such as your doctor
- Add and store information on new payees
- Enter and view expense information and receipts
- Report your Chard Snyder Benefit Card lost or stolen



View balance information for all your accounts.

Use the "I Want To" section to quickly take any number of actions from making payments to filing a claim to scanning items for eligibility.

Easily view requests and notices from Chard Snyder in the Tasks section.



## Click on the App! Your Benefits are at Your Fingertips!

Use your device of choice - including Apple® and Android™ powered smartphones and tablets.

Download the Chard Snyder mobile app for your smartphone or tablet from the App Store or Google Play.

## How To Log In

1. Open the app and enter your username and password from your Chard Snyder online account (Enable Face ID or Touch ID for easy access)
2. Access your account through the mobile app

Email Questions to  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)



# The Chard Snyder Online Account



Your Chard Snyder online account is a one-stop portal that gives you access 24/7 to view information and manage your HSA Advantage™.

## Most Important Features:

Use the Chard Snyder online account to check your account balances and much more:

- Update your personal profile information
- Sign up for Direct Deposit - the quickest way to be reimbursed from your HSA
- Upload receipts and track expenses
- View up-to-the minute account balances
- View your account activity
- Report a lost or stolen Chard Snyder Benefit Card and request a new one
- Change your login ID and/or password
- Download plan information, forms and notifications

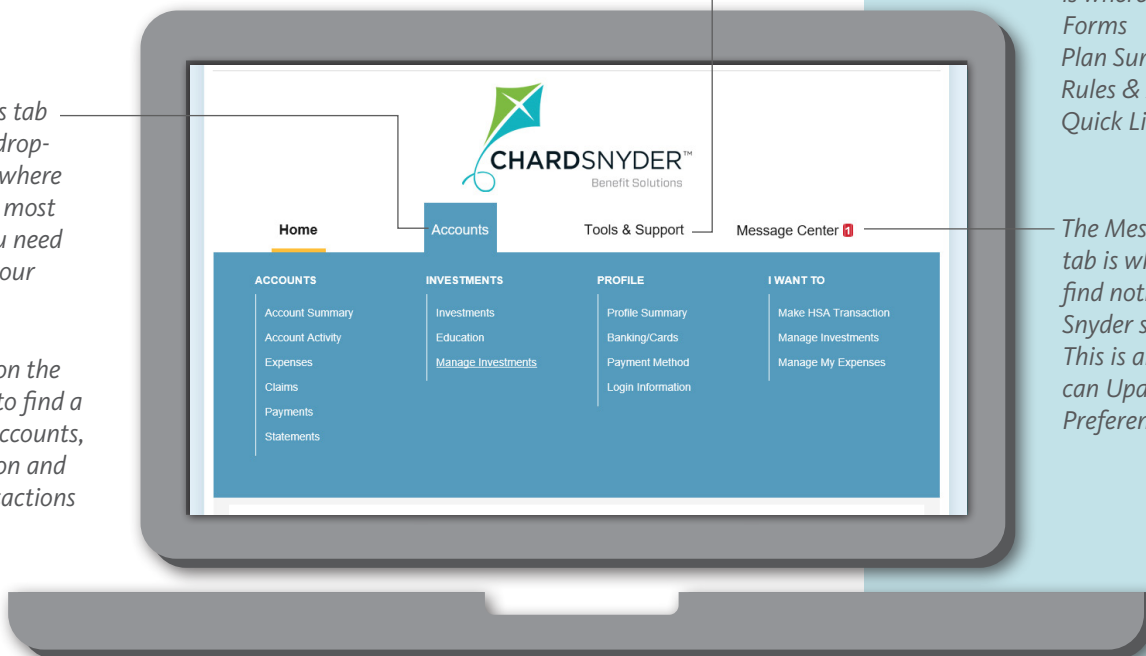
## How To Log In

1. Go to [www.chard-snyder.com](http://www.chard-snyder.com) and click on the blue Login button
2. Click ACCESS YOUR FSA, HRA, HSA ADVANTAGE, COMMUTER BENEFITS ACCOUNT(S)
3. Enter your username and password.
4. If this is the first time you have logged in, click Create your new username and password under New User. Complete the next three steps: (1) Enter user identification details. (2) Select a security question and provide the answer. (3) Create a username and password. Select Submit to complete registration.

Manage your account using the four tabs at the top or work from sections within the Home page.

The Accounts tab has a mega drop-down menu where you can find most anything you need to manage your account.

Scroll down on the Home page to find a list of your accounts, a Tasks section and Recent Transactions quick view.



The Tools & Support tab is where you will find:  
Forms  
Plan Summaries  
Rules & Agreements  
Quick Links

The Message Center tab is where to go to find notifications Chard Snyder sends to you. This is also where you can Update Notification Preferences

Email Questions to  
[AskPenny@chard-snyder.com](mailto:AskPenny@chard-snyder.com)

# How To **Contact** Chard Snyder

Contact us by email, online chat or phone.

## We're here to help:

**Email:** [askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com)

**Phone:** 513.459.9997 or 1.800.982.7715  
Customer service representatives are happy to speak with you  
8 am to 8 pm ET, Monday through Friday

**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 to 5 pm ET, Monday through Friday

**Website:** [www.chard-snyder.com](http://www.chard-snyder.com)  
FAQs, legislation updates, plan explanations, plan reference guides, helpful videos, forms



## Notes:



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