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Benefit Solutions

FLEXIBLE SPENDING ACCOUNT
REFERENCE GUIDE

Your tomorrow, today

Flexible Spending Account
Reference Guide

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The Flexible Spending Account, as designed by the IRS, offers three separate accounts. Your benefit plan may offer the healthcare, dependent daycare and/or limited accounts. Each account is designed to help you save 25-40% on merchandise and services you already buy.

How do These Plans Work?

Depending on which accounts you enrolled in, you will pay for specific expenses with tax-free money. You may pay for eligible expenses for you, your spouse, your children up to age 26 and your tax dependents.

With tax-free dollars, $100 put into either account is $100 you can spend. Without the FSA, you pay for expenses with what's left after taxes have been deducted from your pay. Instead of the $100 you earned, you only have the spending power of $60 to $75.

Healthcare Flexible Spending Account

The Healthcare Flexible Spending Account may be used to pay for eligible expenses not paid for by your health insurance.

Dependent Daycare Flexible Spending Account

The Dependent Daycare Flexible Spending Account will help you pay for care of your children 12 years and under (up until the child's 13th birthday) or any dependent who cannot care for themselves while you are at work.

Limited Flexible Spending 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.

The Chard Snyder Mobile App

Manage your account any place at any time.

Download from the App Store or Google Play

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Email Questions to
AskPenny@chard-snyder.com

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Your **Chard Snyder** Account

Access Your Chard Snyder Account Online

1. Go to **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.** It is your social security number (no dashes), Employee ID number or Username (if you have already created a unique username) as an 'Existing User' on the left side. (Do no use the 'New User' section)
4. **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 or your Employee ID

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 Summery*
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 method to receive reimbursements

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

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Healthcare
Flexible Spending Account

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Use your Healthcare FSA to pay for expenses not covered by your medical, dental and vision insurance plan such as deductibles, co-payment amounts and eligible services and merchandise for which you have no coverage.

Use Your Account for Big Expenses

The tax-free money withheld from your check helps you pay for big expenses painlessly. Your entire healthcare account balance is available on the first day of your plan. You may use your plan like an interest-free loan for expenses such as glasses, contact lenses, dentures, orthodontia, oral surgery, or LASIK surgery.

Healthcare Expenses That are Not Eligible

The IRS does not allow us to pay claims for doctor's retainer fees (VIP fees), medical services before they are provided (such as your expected costs as shown on dental estimates) or cosmetic merchandise or procedures such as tummy-tucks or teeth-whitening.

Over-the-Counter Medications

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses ***without*** a prescription from your doctor. The CARES Act, signed on March 27, 2020, eliminated the requirement of a prescription for over-the-counter medications and added menstrual care products as eligible.

Eligible Healthcare Account Expenses

E**xample** eligible healthcare expenses are listed in the column to the right.

For more information on healthcare FSA eligible expenses:

1. Go to www.chard-snyder.com
2. Click on *Benefits* at the top of the home page
3. Choose *Flexible Spending Accounts*
4. Click on *Healthcare Eligible Expenses* in the menu on the left side
5. Search for items you normally buy under *What Can I Buy with My FSA?*

A **Full List of eligible items** is available when you are logged into your Chard Snyder account:

1. Click on *Tools & Support*
2. Under Quick Links chose *EBIA Health Care Expense Table*

Eligible Healthcare Expenses

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

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Dependent Daycare
Flexible Spending Account

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Use your dependent daycare FSA to pay for daycare, preschool or senior care needed while you and your spouse work, go to school full time, or look for work.

Daycare for Children and Elders

The dependent daycare FSA can be used to pay for the care of your natural, adopted and foster children who have not reached their 13th birthday (12 years and under) and family members who cannot physically or mentally care for themselves. All dependents must live with you for more than half the year.

The IRS defines persons as physically or mentally not able to care for themselves if they cannot dress, clean, or feed themselves because of physical or mental problems. Also, persons who must have constant attention to prevent injuring themselves or others are considered not able to care for themselves.

If a dependent is over the age of 12, Chard Snyder will ask you to provide a letter of medical necessity describing the condition from which they suffer.

When Services May be Provided

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.

What Services May be Provided

Under the dependent daycare flexible spending account, payments made for care 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
- Outside babysitter
- Elder custodial care
- Latchkey program
- Elder daycare

Dependent daycare dollars do not cover education for kindergarten or Montessori expenses. But, pre and post Montessori hours are eligible.

Remember, you must provide either your provider's business identification number or social security number for tax purposes. If services are provided in your home, see IRS Publication 503 for information about paying employment taxes as a household employer.

Maximum Annual Amount for the Plan

The maximum a household or single head of household may set aside is $5,000. Married couples filing singly may each set aside up to $2,500.

Contact Your Tax Advisor

You should contact your tax advisor to discuss how you might use this benefit with the child care tax credit.

Savings

Dependent Care Savings Examples

Annual Tax-free Contribution	$3,000 ($250 Monthly)	$5,000 ($416.33 Monthly)
Total Annual Savings	$979.50	$1,632.50

Savings will vary based on your tax bracket. Examples shown are calculated at 25% Federal and 7.65% Social Security tax savings.

Email Questions to
AskPenny@chard-snyder.com

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Using Your **Dependent Daycare FSA**

Divorced Parents

The parent the child lives with most of the time may use the dependent daycare plan even if the other parent claims the child as a tax dependent and regardless of who the court has ordered to pay. If the dependent lives with both parents for the same amount of time per year, the parent with the highest adjusted gross income may use the plan.

Changing the Amount You Choose to Set Aside for Dependent Daycare

In some instances the IRS allows you to change the amount you put into the dependent daycare account:

- A dependent becomes eligible (example, becomes impaired)
- A dependent is no longer eligible (example, having their 13th birthday)
- You add dependents to your home (birth, adoption, marriage to a spouse with eligible dependents)
- You lose dependents (death, foster child returns to parent)
- You change to a different care provider that charges more or less
- You or your spouse change work or school hours, which changes the hours that care is needed
- You are divorced and your child moves in with the other parent

Your human resources office will need to approve any changes and may impose a deadline for submitting any paperwork they require. Remember, you may not choose an annual election amount that is less than the amount that you have already contributed to your account.

Claims

You may submit a claim and receive a check or direct deposit payment. You may pay with the Benefit Card. Either way you may only receive the amount of money that is in your account when you submit your claim. Example, you submit a claim for $200 and you have a balance of $160, you will receive payment of $160. The remaining $40 will be sent when more money is added to your account. You will need to watch the balance in your account carefully when using your Benefit Card to pay daycare expenses.

How Does Recurring Reimbursement Work?

1. Submit a claim form, signed by your provider, claiming the total amount you decided to set aside for the year
2. Money is deducted from each paycheck and added to your dependent daycare account
3. Payments in tax-free dollars are sent to you by Chard Snyder until the end of the plan year
4. You may not be reimbursed each time for more than the current balance in your account

Note:

- If you are not being paid for any reason (Leave of Absence, unpaid time off, etc.) then no reimbursement will be sent
- Your final payment for the year will be paid after the final payroll for the year is entered in our system
- If you have a Change in Status and change the amount taken from your paycheck, your reimbursement will change to match

Three Easy Ways to Pay

Tax-free money from your paycheck will be added to your dependent daycare account balance. The plan works like a checking account in that you can spend only up to the amount you have in your account at the time. You can pay your dependent care provider in one of these three ways:

- Use your Chard Snyder Benefit Card
- Send payment directly from your account by using your Chard Snyder online account
- Pay your provider and then submit a claim for reimbursement. You can submit a claim online through the Chard Snyder Portal, through the Chard Snyder Mobile app, or by paper claim and send to us by fax or mail. If you submit a claim that is for more than the balance in your account, you will be reimbursed for the amount you have in your account at the time; then the rest of your claim will automatically be paid when more money is added.

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Limited
Flexible Spending Account

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You are not eligible for a Full Healthcare Flexible Spending Account if you are enrolled in a Health Savings Account, but you may enroll in a Limited Flexible Spending Account to maximize your savings.

Limited FSA - Save on Vision and Dental

The Limited Flexible Spending Account works almost the same as the full healthcare flexible spending account. Your spouse and dependents are also covered: the difference is that you may only spend your money on dental and vision expenses.

Claims are filed in the same manner as other Healthcare 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.

The Benefit of Having a Limited FSA

The Limited Flexible Spending Account complements a Health Savings Account by allowing you to use funds from your Limited FSA for vision and dental expenses you may have normally paid from your HSA. This is a great way to save your HSA funds and allow that account to grow for retirement.

What is a Health Savings Account (HSA)?

An HSA allows you to put away money tax-free for medical expenses. The account stays with you and is available for medical expenses even after you retire.

To be eligible for an HSA, you must be enrolled in a High Deductible Health Plan that meets requirements set by the IRS. See the HSA Advantage™ enrollment brochure for requirements.

After you reach a certain balance in your HSA you may invest your savings for extra growth. Adding a Limited or Dependent Daycare FSA can help you reach your savings goals - and the money is always tax free.

Eligible Limited Account Expenses

For more information on limited FSA eligible expenses

1. Go to www.chard-snyder.com
2. Click on *Benefits* at the top of the home page
3. Choose *Flexible Spending Accounts*
4. Click on *Limited Eligible Expenses* in the menu on the left side
5. Search for items you normally buy under *What Can I Buy with My FSA?*

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

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Orthodontia Expenses

Orthodontia Claims are Handled Differently Than Other FSA Claims

Savings will vary. There are many parts to your orthodontia payment plan and each will affect your costs and savings: your orthodontia contract, dental insurance, negotiated savings, your tax bracket and more.

Here's How it Works

You negotiate your payment plan and send a copy of the signed contract to Chard Snyder. Pay using your Chard Snyder Benefits card. You may continue to pay across several years, based on your contract.

Three Examples of Ortho Payment	Orthodontia Contract / FSA Total cost = $5,000 Payments begin in July and are made over three tax years	Orthodontia Insurance / FSA Total cost = $5,000 Insurance pays lifetime max during year one. Participant makes monthly payments for two years	Negotiated Savings/ FSA Original cost = $5,000 Ten percent discount given for one up-front payment. No insurance
YEAR ONE			
Participant Paid	$1,674	$2,125	$4,500 *$2,700 paid with FSA dollars*
Insurance Paid		$1,000	
YEAR TWO			
Participant Paid	$2,100	$1,875	
YEAR THREE			
Participant Paid	$1,225		
Total Paid	$5,000	$5,000	$4,500
Total Savings*	$1,882	$1,506	$1,017

*Savings will vary based on your payment plan and tax bracket.

Orthodontia Contract Requirements

Your contract must meet these requirements:

- The document must be a written business agreement between you and the orthodontist
- The agreement must show:
  - » Start and end dates of treatment
  - » Payment arrangements
  - » Total cost

All payments must be made within the contract dates and not total more that the contract amount.

Notes

Orthodontist Information

Name: _____

Address: _____

Phone: _____

Sample Expenses

Evaluation Fee: $ _____

Treatment Fee: $ _____

Anticipated Insurance Adjustment: $ _____

Anticipated Insurance Payment: $ _____

Other Expenses: $ _____

Paid in Full Reduction: $ _____

Less Initial Payment: $ _____

Agreement to pay unpaid balance of $ _____

Equal Installments of _____

First Installment Date _____

Subsequent Installments _____

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Flexible Spending Account
Annual Expenses Worksheet

CHARDSNYDER™ Benefit Solutions

Healthcare Expense Estimate

	Actual Expenses Last Year	Estimated Expenses New Year
Medical		
Co-pays / expenses		
Prescriptions	$_____	$_____
Physician visits	$_____	$_____
Hospital visit co-pays / expenses (including emergency)	$_____	$_____
Laboratory / testing expenses	$_____	$_____
Deductible expenses	$_____	$_____
Over-the-counter items (medicines require a prescription)	$_____	$_____
Vision		
Eye examination	$_____	$_____
Eyeglasses	$_____	$_____
Contact lenses and solution	$_____	$_____
LASIK surgery	$_____	$_____
Other expenses	$_____	$_____
Hearing		
Hearing examination	$_____	$_____
Hearing aid	$_____	$_____
Dental		
Co-pays / expenses		
Dental visits	$_____	$_____
Fillings	$_____	$_____
Major work (root canals, crowns, dentures, etc.)	$_____	$_____
Orthodontia (braces)	$_____	$_____
Deductible expenses	$_____	$_____
Other expenses	$_____	$_____
Total annual amounts	$_____	$_____

Dependent Care Expense Estimate

CHILD CARE *

Full-time care (per week)

Child one $_____

Child two $_____

Part-time care (per week)

Child one $_____

Child two $_____

1. Estimate the cost per week for each category of care
2. Calculate the annual cost (weekly full-time care plus weekly part-time care X number of weeks per year)
3. Total amount $_____

*Child must be less than 13 years of age.

DISABLED / ELDER CARE*

Caregiver monthly cost $_____

Multiply monthly cost times number of months estimated $_____

* Care provided for a qualified dependent of any age who requires assistance with the basic tasks of daily life as a result of physical or mental challenges.

Email Questions to
AskPenny@chard-snyder.com

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The Chard Snyder **Benefit Card**

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Swipe your Benefit Card at the cash register in stores and at doctors, dentists, orthodontists and optical providers. The card recognizes which items and services are eligible for your plan. Use it at some dependent daycare locations, too.

You Will Receive Two Cards in the Mail

Both cards will show your name. You may sign one and have your spouse or other family member sign the other. Whichever of you signs the card becomes the official user of that 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

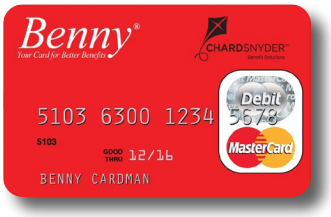
There is an expiration date shown on the front of your Benefit Card. Keep your card, even after you have emptied your account for the year. The card will show a balance again at the beginning of your next plan year. You can even skip a plan year and the card will work when you enroll again.

If Your Card is Lost or Stolen

Call Chard Snyder directly at 800-982-7715; use your Chard Snyder online account; or use the Chard Snyder mobile app 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 In a Safe Place

Save your receipts. You may be asked to provide proof that you purchased an eligible item or received an eligible service.



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 shortly before Benny expires.

Email Questions to
AskPenny@chard-snyder.com

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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 purpose FSA, your card may only be used for vision and dental expenses. To pay using the Benefit Card:

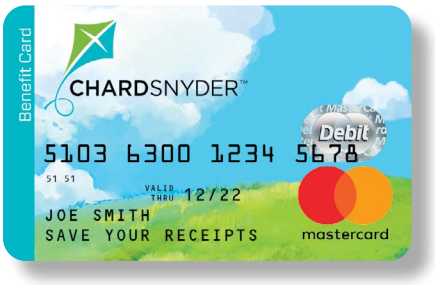
1. Swipe your Benefit Card at the checkout
2. If you have enough money in your account and you are purchasing eligible items, the amount of those purchases will be deducted automatically from your account
3. Save your receipts to verify that your expenses comply with IRS guidelines. Most eligible expenses are approved automatically but you may be asked for copies to verify some of your purchases. Your receipt must show the merchant name, service received or item purchased, date and amount of the expense

Using Your Chard Snyder Benefit Card at the Doctor, Dentist, Orthodontist 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
4. Make sure you send in copies of your receipts or EOBs if you receive a letter from Chard Snyder requesting them. If requested receipts are not sent in, your Benefit Card could be suspended

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, wrist supports, contact lens solution, etc. If your vendor's system is programmed to recognize eligible items, such purchases will usually not require further approval
- The CARES Act, signed on March 27, 2020, eliminated the requirement of a prescription to purchase eligible over-the-counter medications such as ibuprofen, acetaminophen or cough syrup



Add a PIN

You may 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.

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Using Your Chard Snyder **Benefit Card** (cont.)

Not all Card Swipes are the Same

Medical providers such as a doctor, dentist, hospital, or clinic do not always have systems that provide enough information to substantiate your expense. You may receive an email or letter from Chard Snyder asking for documentation such as itemized receipts or statements, or a copy of an Explanation of Benefits (EOB) from your insurance company.

Over-the-counter healthcare merchandise bar codes can be scanned by the mobile app to check eligibility. Use your card at pharmacies and stores that confirm eligible merchandise and services and you won't be asked for further proof. Purchases at other locations will require you to pay out-of-pocket and submit a claim form and documentation of the expense.

How to Verify or Repay Your Ineligible Expense

If you receive a letter or email from Chard Snyder asking for substantiation of your purchase, you must verify your expense was eligible or repay the cost to your plan. Here's how:

Verify the expense (Substantiate)

Take a picture of your itemized bill, EOB or receipt with your mobile device. Submit it through the app, upload it through the website, or attach it to an email, or...just fax or mail a paper copy to Chard Snyder.

Repay the expense (Use ONE of the following methods)

- Log in to your account and provide banking information
- Send Chard Snyder a check with a copy of the letter or request you received
- Send in valid claims to "pay back" your account by providing paperwork to verify **other** eligible expenses

If you don't verify the expense or repay the cost, the IRS requires us to stop the use of your card.

Even without the Benefit Card you can use your FSA. Just submit a claim for reimbursement. To do this, use the free mobile app (available through the Google Play Store or Apple's App Store); submit an online claim through your Chard Snyder online account; or mail or fax in a paper claim form.

Did You Know? The IRS requires proof that your card was used for eligible expenses.

No Worries! Chard Snyder has the tools to help you substantiate your expenses (provide proof)

The Chard Snyder Benefit Card allows many items and services to be AUTOMATICALLY proven

The Chard Snyder Mobile App will QUICKLY provide PROOF (substantiate) that your transaction is eligible according to the IRS

Access the eligible expense scanner

Proof of Your Expense

All receipts, EOBs and bills must include the following:

- A date of service during the plan year
- The name of the person the expense was for
- The type of service or product purchased
- The provider's name
- The amount you must pay

The following may not be used to verify an expense:

- Canceled checks
- Handwritten receipts
- Your card transaction receipts
- Previous balance receipts

If you don't have a receipt, contact the provider or your insurance company and request a copy of the receipt or Explanation of Benefits from their files.

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How To **File A Claim**

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Forgot your Chard Snyder Benefit Card? No problem. Just file a claim. It's fast and easy to use any of these methods.

Submit a Claim Using the Mobile App

Submit your healthcare or dependent care claim using your phone or tablet to save time

1. **Log in** to your Chard Snyder account using your mobile device
2. **Choose** *File A Claim*
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** *Add Claim* button

Submit an Online Claim

Save postage and time by filing your claim online.

1. **Log in** to your Chard Snyder online account
2. **Click on** *File a Claim* in the *I Want To* section or click on the *Accounts* tab and choose *File a Claim* 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 Claim Form

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

1. **Complete** the **Flexible Spending Account (FSA) Claim Reimbursement Form** available under *Tools & Support* in the Chard Snyder portal.
2. **Make** a copy of your completed claim form and send it with a copy of your receipt or EOB
3. **Fax:** 513-459-9947 or 888-245-8452
4. **Mail:** Chard Snyder, 6867 Cintas Boulevard, Mason, OH 45040

Very Important:

Proof of Your Expense

- A date of service during the plan year
- The name of the person the expense was for
- The type of service or product purchased
- The provider's name
- The amount you must pay

The following may not be used to verify an expense:

- Canceled checks
- Handwritten receipts
- Your card transaction receipts
- Previous balance receipts

If you don't have a receipt, contact the provider or your insurance company and request a copy of the receipt or Explanation of Benefits from their files.

Email Questions to
AskPenny@chard-snyder.com

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How To **File A Claim**

When Your Reimbursement Should Arrive

Your check will arrive based on your employer's payment schedule, usually within about two weeks. Payment could arrive sooner if you are using direct deposit into your personal checking or savings account.

Receive Your Repayment Directly Into Your Personal Bank Account

You may choose to have your reimbursement deposited directly into your account when you submit a claim for reimbursement. To do this you will need to enter your bank account information in the system. Follow the steps below:

1. **Log** in to your Chard Snyder online account
2. **Click** on Accounts and select *Banking/Cards* under the Profile section
3. **Click** *Add Bank Account*
4. **Provide** the information requested on the screen
5. **Click** the *Submit* button

Don't Forget to Keep Your Receipts In a Safe Place

Save your receipts. You may be asked to provide proof that you purchased an eligible item or received an eligible service. All receipts/bills must include a date of service during the plan year, a description of the service, the provider's name and the amount you must pay in order to be eligible for reimbursement. If you lose your receipt, the service provider can usually provide an account history or replacement receipt.

Flexible Spending Account IRS Rules

- No matter how you use your FSA funds, the IRS requires proof your claim is for an eligible expense. You may be asked to send us a copy of your receipt, itemized statement, or Explanation of Benefits (EOB) as substantiation for your claim
- You cannot change your mind after you enroll unless you experience specific work/life events. (See "Changes to Your Plan?" on page 16)
- Money cannot be transferred from one plan to the other
- You must spend your money within your plan's filing deadlines
- Only eligible healthcare and daycare expenses can be reimbursed (no cosmetic healthcare expenses)
- The dependent daycare plan may not be used for dependent healthcare expenses
- Once you claim an expense you may not claim it again on your annual taxes

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End of Year Tips and **Plan Deadlines**

CHARDSNYDER™ Benefit Solutions

Find information about your plan timing, deadlines, tax considerations and more.

How to Find Important Dates for Your Plan

Important dates and rules for your plan are available when you log in to your account at www.chard-snyder.com. Go to the Accounts tab and click on the blue name of your plan. A screen will pop up showing you important information about your plan.

- **Plan Year** - These are the dates when your plan is active. The beginning date is the first date for this plan year that services or purchases will be eligible for payment
- **Final Service Date** - This is the last date for this plan year that you may purchase eligible services or merchandise
- **Final Filing Date** - The last day that you may submit claims for payment
- **Claim Summary** - This area shows the totals of all the claims you have submitted for the year, the amount of claims paid, the amount of claims that are pending, and the total of any that have been denied

What Happens at the End of the Plan Year

You will want to make sure you spend down your account before the plan year ends, but Flexible Spending Accounts can have features added to allow for time to use up leftover funds. Check your plan rules.

- **Runout Period** - All Flexible Spending Accounts have a runout period. This is the time between the last day of your plan year and the final date you may submit a claim. The runout period provides you with extra time to submit receipts or Explanation of Benefits forms for eligible services and merchandise that you purchased any time during the plan year and have not yet submitted. Remember claims not submitted by the end of the runout period will not be paid.
- **Grace Period** - Some plans offer a grace period which extends the time you have for spending your healthcare money. There is usually a short runout period at the end of the grace period (see above). If your plan offers the Benefit Card, call Chard Snyder customer service to find out the rules for the card during the grace period.
- **Carryover** - Some Flexible Spending Accounts offer the ability to carry over an amount of up to $500 from last year's funds into the new plan year. This money becomes part of the balance in your plan and is used the same way as the money for the new plan year.

Contact Your Tax Advisor

Expenses you submit to your Flexible Spending Account may not be claimed as an expense on your tax return. For questions regarding the tax implications of your Flexible Spending Account, check with your tax advisor. Chard Snyder does not provide tax advice.

What are the important dates for your plan?

Look them up and enter them here for quick reference:

Plan Year:

Final Service Date:

Final Filing Date:

Runout Period Ends:

Does your plan have a Grace Period OR the Carryover?

☐ **Grace Period**

Grace Period Ends on

☐ **Carryover**

Carryover Amount:

Email Questions to
AskPenny@chard-snyder.com

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Flexible Spending Account
Changes to Your Plan

CHARDSNYDER™ Benefit Solutions

Everyone's life changes now and then...when it does, make sure to change your FSA plan to fit your new situation.

Change the Amount You Set Aside For Your FSA

You may change the amount of money you decided to have deducted for your FSA in the case of 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 paperwork required to make your change. Federal regulations do not allow you to make changes for any other reason.

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 not continue to add money to the account, but you still may 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. **Any money remaining in your account at the end of your runout period is lost.**

If you are eligible and 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 while you were still working for your former employer, plus an administrative fee. 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.

What Happens During a Leave of Absence?

Sometimes we need to "take a break" from our jobs, because of our own or a family member's illness, because we've been called up for a tour of duty with the military, or some other reason. How it will affect your Flexible Spending Account depends on the reason and expected length of time for your leave of absence.

Contact your human resources department for information on leaves of absence.

Email Questions to
AskPenny@chard-snyder.com

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The Chard Snyder **Mobile App**

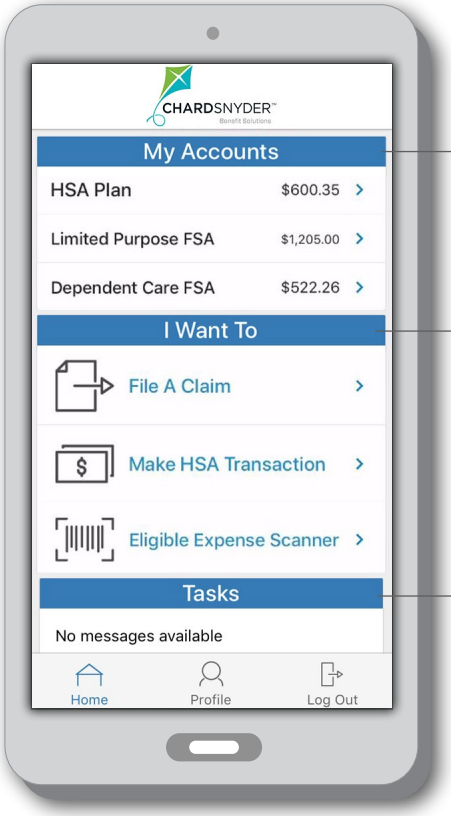
CHARDSNYDER™ Benefit Solutions

Our mobile app is truly the most convenient and efficient way to manage your plan. Download the app and use your smartphone or tablet for information at your fingertips.

Your Benefits On-the-Go

Use the Chard Snyder Mobile App to check your account balances and submit receipts from 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 roll for use when filing your claim
- Use the Eligible Expense scanner (not available for Limited FSA) to scan items to determine if they are eligible before you get to the 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 a 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.

CHARDSNYDER™ Benefit Solutions

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**
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**

Email Questions to
AskPenny@chard-snyder.com

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The Chard Snyder **Online Account**

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

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 FSA
- File a claim online
- Upload receipts and track expenses
- View up-to-the minute account balances
- View your account activity, claims history and payment (reimbursement) history
- 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

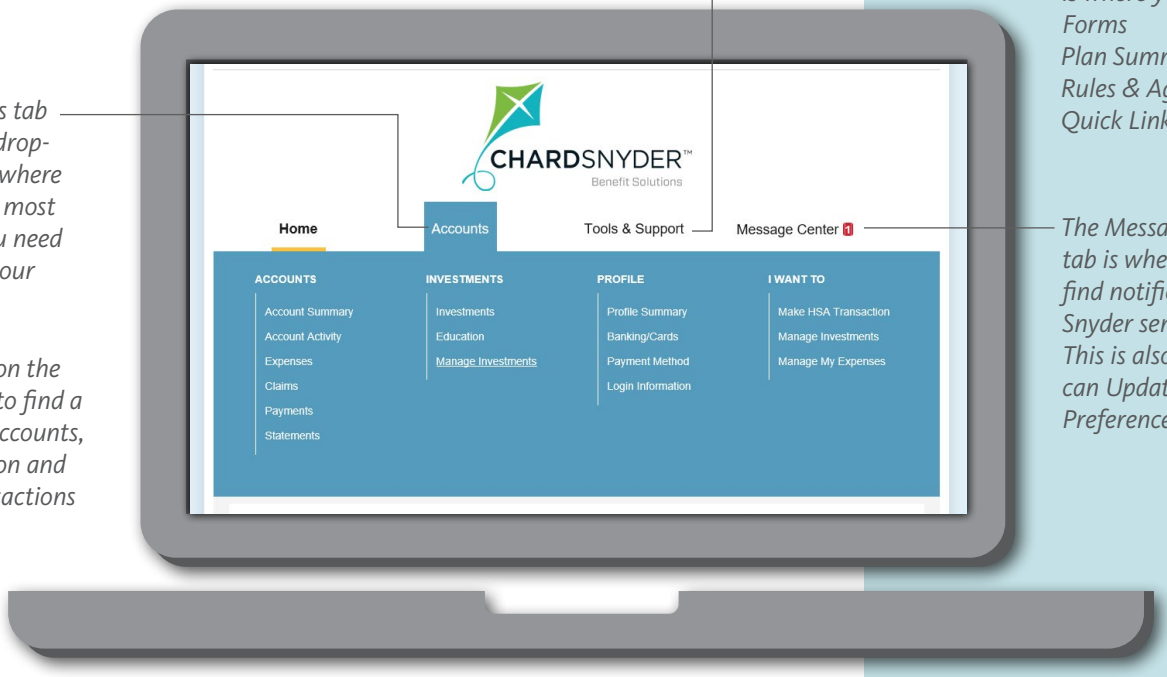
How To Log In

1. Go to **www.chard-snyder.com** and click on the blue Login button
2. Click ACCESS YOUR FSA, HRA, HSA ADVANTAGE, COMMUTER BENEFITS ACCOUNT(S)
3. **Enter your username.** It is your social security number (no dashes), Employee ID number or Username (if you have already created a unique username) as an 'Existing User' on the left side. (Do no use the 'New User' section)
4. **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 or your Employee ID

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

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How To **Contact** Chard Sndyer

We want to help you use, not lose, your flexible spending account. Contact us via email, online chat or phone.

We're Here to Help:

Email: **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 through 5 pm ET, Monday through Friday.

Website: www.chard-snyder.com

FAQs, Legislation Updates, Plan Explanations, Plan Reference Guides, Helpful Videos, Forms

Notes:

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