



HEALTH SAVINGS ACCOUNT REFERENCE GUIDE

Your tomorrow, today

Health Savings Account Reference Guide



A Health Savings Account (HSA) is a personal bank account that helps you save money when paying for healthcare expenses for you and your family. Consider enrolling in an HSA if you are enrolled in a High Deductible Health Plan (HDHP).



Advantages of an HSA



An HSA provides you with **triple tax savings** by allowing you to:

- contribute to the account tax free,
- grow interest or earnings tax free, and
- pay for your eligible out-of-pocket expenses tax free.

Contribute Tax-Free Money

You decide how much you want to contribute annually. HSA funds are deducted from your payment before taxes so you can use them to pay for eligible expenses that your health insurance does not cover. An HSA stays with you after you leave your job or stop working and helps you save for retirement.

Spend Tax-Free Money

Spend your tax-free dollars for eligible medical, pharmacy, dental and vision expenses not covered by your insurance plan. Save up to 40% on eligible expenses and services you already purchase for you and your family.

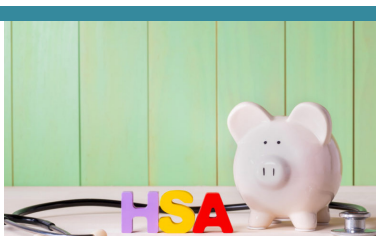
Retire With Tax-Free Money

Invest your HSA funds to maximize your account savings. Interest and earnings are tax free when used for eligible healthcare expenses.

You can also use your HSA as a long-term retirement investment option once you have reached a certain balance set by your employer. Your HSA account offers self-directed mutual fund investments to help you grow your healthcare savings for future needs.

How much could you save with an HSA?

Click to [complete the HSA Planner Tool](#) for personal, customized advice.



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The Chard Snyder Online Account



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

Access Your Chard Snyder Account Online

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, 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.

Most Important Features

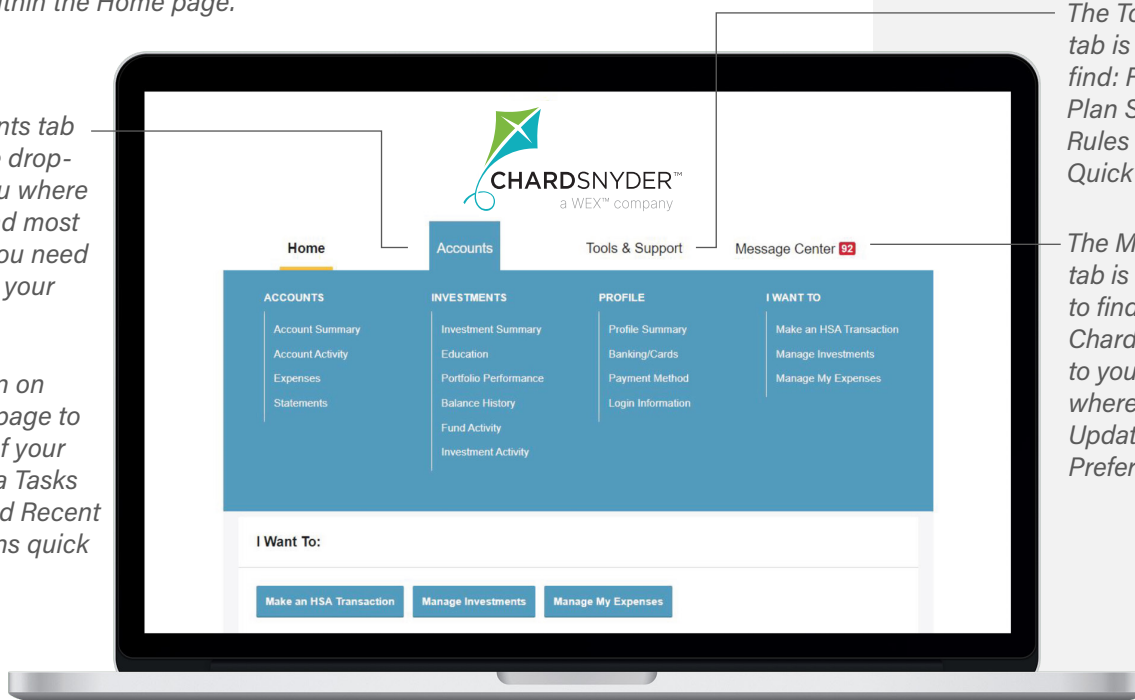
Use the Chard Snyder online account to check your account balances and much more:

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

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

The Accounts tab has a large 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.



Your Chard Snyder Online Account

Update Your Personal Profile and Email

Check your personal information in your online account and update as necessary

1. Log in to your Chard Snyder account online
2. Click 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 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.

Set Up Email and Text Alert Preferences

It is important to select your Alert Preferences when managing your account. Consider turning on the alert that notifies you when your benefits card is used as an additional security measure.

1. Log in to your Chard Snyder account online
2. Click 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*

View Resources and Forms

Find helpful forms, plan summaries and links

1. Log in to your Chard Snyder account online
2. Click the *Tools & Support* tab
3. Select any of the linked resources

Visit the HSA Store to Purchase Eligible Items

Purchase HSA-eligible products online without needing to file a claim

1. Log in to your Chard Snyder account online
2. Click the *Tools & Support* tab
3. Select *HSA Store* under *Quick Links*



Or [click here](#) to go directly to the HSA store.



Manage Your Account Quick Reference

Add a Bank Account

Accounts/Profile/Banking

Add Dependents

Accounts/Profile/Profile Summary

Report a Card Lost or Stolen

Accounts/Profile/Debit Cards

Review Plan Rules & Details

Tools & Support

Set Up Direct Deposit

Accounts/Profile/Banking/Cards

Set Up Email & Text Alerts

Message Center

Update Login Information

Accounts/Profile/Login Information

Update Payment Method

Accounts/Profile/Payment Method

Update Profile and Email

Accounts/Profile/Profile Summary



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The Chard Snyder Mobile App



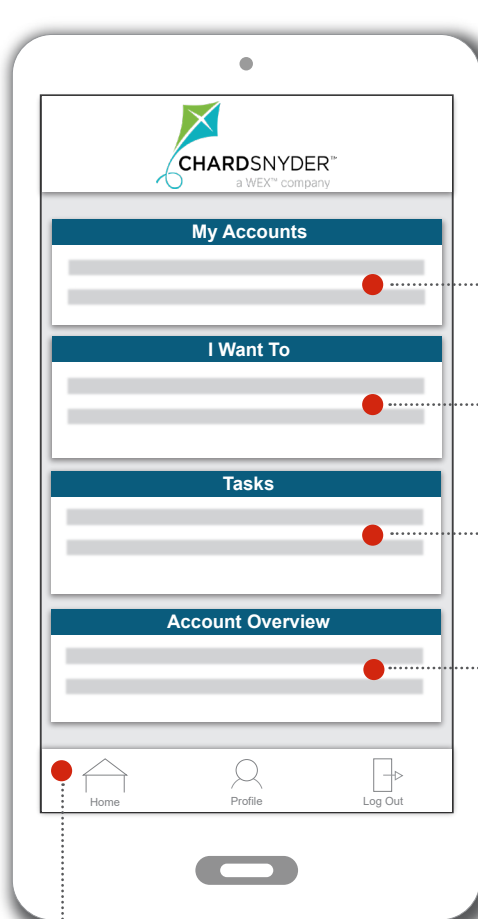
Download the Chard Snyder Mobile App today!

Want a simple, easy way to manage your Chard Snyder benefit accounts from anywhere? Designed so you can quickly find what you need most, the Chard Snyder Mobile App lets you securely access your benefit accounts with the touch of a finger.

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. Continue accessing the mobile app using Face ID, Touch ID, or username and password

The Chard Snyder Mobile App provides on-the-go access to all your benefit accounts:



My Accounts Section

All of your accounts are listed here, so you can view balance information right away. Click on the account name to see more specific account details and claim status.

I Want To Section

Quickly take a number of actions, from making payments to scanning items for eligibility, and more! Depending on your plan, you will see:

- Reimburse Myself
- Send Payment
- Contribute to HSA
- View HSA Investments
- Scan Item for Eligibility
- Manage Expenses
- View and Upload Receipts

Tasks Section

Items that need your attention are listed here. You may see a reminder to submit a receipt for a recent transaction. Just click on the item to view more information.

Account Overview Section

Quickly view detailed information concerning your account(s), like HSA contributions.

Home Button

Home takes you to the main screen from any place in the app.

Profile Button

View your plan documents (plan summaries, tax documents, statements, etc.), report your Chard Snyder Benefits Card lost or stolen, change your username and password, update notification preferences, and find information on how to contact Chard Snyder.



Download from the App Store or Google Play. Use on your smartphone or tablet device of choice.



Access your Chard Snyder Mobile App using Face ID, Touch ID, or username and password.

Top Features

- View account balances and transaction details
- Request HSA transactions, including distributions and contributions
- Manage HSA investments to realign, update, or transfer your portfolio (*Options become available when minimum HSA cash balance set by your employer is reached.*)
- Enter your bank account for seamless transfers
- Scan any product for eligibility using your phone's camera

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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, and rolls over from year to year.



How the HSA Works

HSA Advantage works in conjunction with an IRS-approved High Deductible Health Plan (HDHP). 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.

HSA Advantage Funds Follow You

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 expenses.

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. When you use your HSA to pay for eligible expenses, you spend tax free — even after you retire.

Use HSA Funds for Family Members

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

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, you are eligible to enroll and contribute to an HSA:

- 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 that provides me with benefits before I have met the IRS minimum deductible (Includes a Health Reimbursement Arrangement)
- My spouse or I have previously had a Health FSA but our FSA account balance is \$0
- 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)
- I have not contributed the IRS maximum to another HSA account



Contributing to Your HSA

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 documentation in the form of a driver's license or other legal proof of your identity.

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.

Depositing Funds Into your HSA

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 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

Follow Maximum Contribution Guidelines

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) 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.



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HSA Advantage™

Eligible HSA Expenses



HSA Eligible Expenses

HSA funds can be used for healthcare, dental, and vision expenses; prescriptions; and over-the-counter health products.

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

Eligible Expenses

Deductibles	Medical Services	Dental Treatment	Acne Medicine
Hospital Services	Contact Lenses	Chiropractor	Menstrual Care
Prescriptions	Orthodontia	Sunscreen	OTC Medications
Copays	Physical Exams	Physical Therapy	Baby Monitors

Ineligible Expenses

Insurance Premiums	Teeth Whitening	Hair Removal
Massage	Nutritional Supplements	Maternity Clothes
Elective Cosmetic Surgery	Household Help	Funeral Expenses

Example eligible healthcare expenses are listed above and in the column to the right.

A **full list of eligible items** is available when you are logged into your Chard Snyder online account. Click the *Tools & Support* tab. Under *Quick Links* choose *Healthcare Eligible Expenses Table*.

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 so you will always be able to find them.

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.

Additional Eligible HSA Expenses

Acne medicine
Acupuncture
Alcoholism / drug addiction treatment
Artificial limbs
Artificial teeth
Braille books / magazines
Childbirth classes
Chiropractors
Coinsurance / copays
Contact lenses / solution
Crutches
Deductibles
Dental treatment
Denture adhesives
Eye exams / eyeglasses
First aid kits
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
Thermometers
Transplants
Vaccines
Weight-loss (prescribed)
Wheelchair
X-rays

HSA Advantage™

Transferring an Existing HSA



Combine Your Accounts for Easier Balancing

If you have more than one HSA, combining them into one Chard Snyder HSA Advantage account makes sense. You will only need to manage one account and you will have a larger balance for investments. To start the process, you must confirm that your HSA Advantage account is open. Go to the Chard Snyder website and log in to your account. If there is money in the account, it is open.

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 bank that holds your original health savings account
- 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 during the transfer
- 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 HSA funds during the tax year.

Statements

You will receive an electronic notice that a statement of your account is available online unless you do not provide an email address. You may request paper statements for a monthly fee.

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 a small administration charge subtracted from your account each month.
- 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 small fee if you choose to close your account

HSA Advantage™

Investing Your HSA Funds



Maximize your Health Savings Account (HSA) to pay for healthcare costs today or save for the future. Invest your HSA on the Chard Snyder Mobile App or online and grow your savings anytime, anywhere.

Invest Your HSA Savings

Investing your HSA allows you to be better prepared for future healthcare and retirement expenses. Your invested HSA funds grow tax free and remain tax free when you use them to pay for eligible healthcare expenses. You can also use your HSA as a long-term retirement investment option. After the age of 65, your HSA funds can be used for any non-healthcare expenses (ordinary income taxes would apply).

Your HSA Advantage account offers self-directed mutual fund investments to help you grow your healthcare savings for future needs. Easily manage your account from the Chard Snyder Mobile App or your online account.

Create Your Portfolio

To begin investing your HSA funds, decide how much money you want to invest while maintaining your cash account for current eligible healthcare expenses. Review the list of available mutual funds, choose your portfolio, and set up your automatic investments.

There is a minimum amount, set by your employer, that you must have in your HSA before you can create an investment account. If you haven't reached this amount, you can still schedule an automatic transfer on your online account to begin investing as soon as you reach the minimum cash balance.

Manage Investments

You can manage your HSA portfolio at any time on the mobile app or online. Below are the sections visible on the *Investment Summary* page on your online account:

- **Investment Balance** - Start investing or change your current investments and view all available funds. Find balance information on earnings and performance details.
- **Cash Balance** - Apply auto-transfers to your investment account as well as contribute to or distribute your HSA funds.
- **Portfolio Breakdown** - View current and future investment portfolio information by fund or asset class and apply auto rebalance option.
- **Recent Activity and FAQs** - Find account activity and helpful education materials.



Ready to invest your HSA?

Keep reading for helpful instructions to enroll or manage your HSA investments on the Chard Snyder Mobile App or your online account.

Investment Education



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

Fund Performance

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

Guidance Tool

Develop a personalized action plan on how much to save and where to direct your HSA investments

FAQs

View frequently asked questions about investments and terminology

Unexpected Expenses?

Quickly transfer invested funds to your cash (or interest bearing) account on the mobile app or online. Once in the cash account, your funds can be used for any eligible healthcare expenses.

On the mobile app: Find this option under *Manage Investments*, choose *Fund-to-Fund Transfer*, select a fund to sell, and buy/transfer the amount to your cash account

Online: Find this option under *Manage Investments*, choose *Change Investments* and follow the prompts

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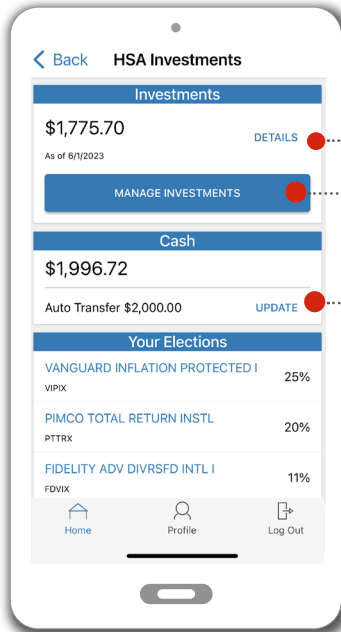
Investing Your HSA Funds

Enroll or Manage Your HSA Investments

Chard Snyder Mobile App

Please note, you may not see these investment options on the mobile app until you reach the minimum HSA cash balance set by your employer.

- **Open/download** the Chard Snyder Mobile App and log into your account
- **Click View HSA Investments** under the *I Want To* section



HSA Investments Home Page

Quickly view your investments balance, cash balance, and current elections for each fund portfolio.

Investment Details Page

View your investment summary, monitor your rate of return calculation, and compare portfolio percentages.

Manage Investments Page

Rebalance your portfolio by following the prompts to complete your task. In this section you will see:

- Realign Portfolio
- Realign Portfolio & Update Elections
- Fund-To-Fund Transfer

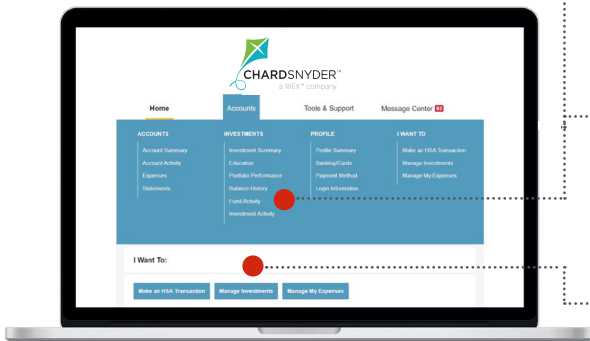
Update Automatic Transfer Section

Update or set your desired cash balance threshold.

- To view the Fund Information page, select any fund on this page.

Online Account

- Go to www.chard-snyder.com and log in to your account
 - Click *Manage Investments* under the *I Want To* section
- OR
- Go to the *Accounts* tab, choose *Investment Summary* in the drop-down menu



Investments Page

View your investment summary, education, portfolio performance, balance history, fund activity, and investment activity.

Education Page

Learn valuable investment information:

- Fund Performance
- Guidance Tool
- FAQ

Manage Investments Page

Manage your investment summary page accounts in several ways:

- Start Investing/View Funds
- View Balances and Earnings
- Auto-Transfers to or from an Investment Account
- Contribute or Distribute
- Manage Portfolio Breakdown

As with all investments, mutual funds involve risk and past performance of investments is no guarantee of future returns. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances and shares may fluctuate in value based on investment returns. Mutual fund investments are not FDIC insured, and are not guaranteed by Chard Snyder or WEX Health, Inc. acting solely as custodians with any mutual funds being offered and sold through a registered broker-dealer. Quarterly administrative fees will be assessed to your account.

The Chard Snyder Mobile App



Manage your HSA investments anywhere, anytime

Download from the App Store or Google Play. Use on your smartphone or tablet device of choice.



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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 below 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.



How to Add a Beneficiary

To add or update a beneficiary to your HSA, log in to your Chard Snyder online account and go to the *Profile Summary* under the *Accounts* tab. You can also contact Chard Snyder to request a Beneficiary Change Form. This form must be completed, signed, and notarized before returning it 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 account, you must contact Chard Snyder to request a Beneficiary Change Form.

Complete the Spousal Consent portion the Beneficiary Change Form if you have your spouse assigned as your beneficiary and you need to make a change.

You will need to submit a notarized copy of the Beneficiary Change Form showing any changes.

Useful Insurance Terms

If your health insurance plan includes any of the common features explained below, you can save money by using your Chard Snyder tax-free plan to pay.

Copayment

A copayment, or copay, is a fixed amount that you pay for a covered service. Copayments may vary depending on the service or item.

Coinsurance

Coinsurance means that you pay a share of the charges for a covered service. If your coinsurance is 20%, you would pay 20% of allowable charges for all covered services until you reach your out-of-pocket maximum.

Deductible

Your deductible is the amount you owe before your insurance begins to pay. Some services may not count toward your deductible. After the deductible is met, some services may still have a copayment or coinsurance charge.

Out-of-Pocket Maximum

Your out-of-pocket maximum is the most you'll have to pay for covered healthcare in a coverage period (typically 12 months). Often, deductibles, copayments, and coinsurance go toward your out-of-pocket maximum; premiums do not count.



HSA Beneficiary Options/Distributions

Options		Requirements for Distribution	
When your spouse is your designated beneficiary	If your spouse is your designated beneficiary, they may choose to keep the account as an HSA or request a cash distribution. If the money stays in an HSA account, they can use it tax-free for their 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: ▪ A notarized copy of the death certificate ▪ A completed and signed Chard Snyder Death Distribution Form*	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: ▪ A notarized copy of the death certificate ▪ A completed and signed Chard Snyder Death Distribution Form* ▪ A completed and signed HSA Advantage application
When someone other than your spouse is designated	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.	▪ A notarized copy of the death certificate ▪ A completed and signed Chard Snyder Death Distribution Form* ▪ The form must be signed by ALL beneficiaries in order to process the distribution request ▪ We cannot distribute a partial amount	
When no beneficiary is designated	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.	▪ A notarized copy of the death certificate ▪ A completed and signed Chard Snyder Death Distribution Form* ▪ 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	

* The *Death Distribution Form* must be requested directly from Chard Snyder. You should work closely with a tax advisor to assess your options.



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The Chard Snyder Benefits Card



The Chard Snyder Benefits Card provides an easy, convenient way to use your HSA funds to pay for eligible items and services. It works just like a debit card, but utilizes smart technology so it can only be used to pay for expenses that are eligible according to the IRS guidelines under the HSA plan.

The Chard Snyder Benefits Card eliminates the need to pay out-of-pocket or wait for reimbursement. Simply swipe the card at your healthcare provider's office, pharmacy, store, or use online, and the funds are automatically deducted from your HSA.

You can also request a distribution after purchasing eligible items out-of-pocket using your online account or the Chard Snyder mobile app.

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 Benefits Card From Year to Year

There is an expiration date shown on the front of your benefits 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

Use your Chard Snyder online account, use the Chard Snyder Mobile App, or call Chard Snyder directly at 800-982-7715 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.

Keep Your Receipts

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



Mobile Wallet Contactless Payments

Add your Chard Snyder Benefits Card to your mobile wallet for fast and secure payments:

1. Open the mobile wallet option on your mobile device
2. Select *Add a New Debit or Credit Card*
3. Add your benefits card by taking a photo or entering card info
4. Complete authentication process

Once successfully added, you can use your mobile device to purchase HSA-eligible items by tapping your phone on the card reader.

Did You Know?

The IRS requires proof that your card was used for eligible expenses.

No Worries!

The Chard Snyder Benefits Card allows many items and services to be **automatically** verified.

You may use your card until the expiration date shown on the front. You will receive new cards just before your current card expires.



Using Your Chard Snyder Benefits Card

Use your Chard Snyder Benefits Card and keep your cash in your pocket.

Using Your Chard Snyder Benefits Card at a Store

You can usually pay for eligible expenses with your benefits card and in most cases no follow-up will be required. You should keep your receipts handy, just in case.

To pay using the benefits card:

1. **Swipe** your benefits 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 Benefits Card at a 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 benefits 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

- Use your benefits card to purchase eligible over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup. If your vendor's system is programmed to recognize eligible items, such purchases will usually not require further approval.
- You may use your benefits card to also 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.

Add a PIN

You may use your Chard Snyder Benefits 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 benefits 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

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 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 and click *Next*
4. Enter the *Payee Details* as requested and click *Next*
5. Choose *One-time* or *Schedule* under *Transaction Schedule* and click *Next*
6. Enter the transaction details requested and 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 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. Choose payment method (check or direct deposit)
4. Choose your bank account from the *To* dropdown or click the *Add Bank Account* button. Click *Next*.
5. Enter the details of the payment. Click *Next*.
6. Read the *Distribution Disclaimer* then click that you have done so
7. Click the *Submit* button

To transfer funds using your **online account**:

1. Go to www.chard-snyder.com and log in to your account
2. Choose *File Claim/Reimburse Self* 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* and click *Next*
5. Enter the transaction details requested and click *Next*
6. Read *Distribution Disclaimer* then click that you have done so
7. Click *Submit*

HSA Advantage™ Tax Documents & Statements



You Will Receive Your Annual HSA Tax Documents Electronically

All Chard Snyder HSA account holders are automatically set up to receive annual tax documents electronically. This means that your tax documents will be made available on your Chard Snyder online account once they are ready. If you have an email address in our system, we will send you an email notification to let you know when the tax documents are available.

If you would like your HSA tax documents mailed, you must choose the *Paper* option in your online *Notification Preferences* by December 31. There is no fee to have your tax documents mailed to your address on file. If you change your mind, you may turn this option off at any time.

Your HSA tax documents are always available on your Chard Snyder online account under the *Accounts tab/Statements*. They are formatted to be easily saved to your computer or printed if necessary.

Which Tax Documents Should You Expect to Receive?

Form 1099-SA for distributions and Form 5498-SA for contributions

Form **1099-SA** is used to report distributions (money paid out) from your HSA during the tax year. Form 1099-SA will be created and posted in your online account in January for the previous tax year, and mailed (if requested) no later than January 31. If no distributions occurred, Form 1099-SA will not be created.

Form **5498-SA** is used to report contributions (money deposited) to your HSA during the tax year. Form 5498-SA will be created and posted in your online account in January for the previous tax year, and mailed (if requested) no later than the end of February.

If you make an additional contribution to your HSA after December 31 and before the tax-filing deadline (April 15), a corrected 5498-SA will be created and made available in the your online account. If you have chosen the paper option, you will receive an updated form in the mail. If there are no contributions for the current tax year, Form 5498-SA will not be created.

A notification will be sent to you when annual tax documents are posted to your online account

Update Contact Information in Your Online Account

To view, add or update your email, mobile number, or home address, log in to your Chard Snyder online account and click the *Accounts* tab, or click on your name at the top of the page to open the drop-down menu. Click on *Profile Summary* (in either location) and choose *Update Profile* to make changes to your contact information.



Tax Documents and Statements

Set Your Delivery and Alert Preference

Log in to your Chard Snyder online account and go to the *Message Center* tab. Click *Update Notification Preferences*

HomeAccountsTools & SupportMessage Center

Message Center

Update Notification Preferences

View Statements

Current Messages

Archive

OR go to the *Tools & Support* tab and click *Update Notification Preferences*

HomeAccountsTools & SupportMessage Center

Tools & Support

Documents & Forms

FORMS

HSA Advantage Terms & Conditions

HSA Tax Documents

Transaction Dispute Form

PLAN SUMMARIES

HSA Plan Rules

How Do I?

Change Payment Method

Report Card Lost or Stolen

Update Notification Preferences

Download Mobile App

View Interest Information

View Fee Schedule

Update My Paperless Billing

Then choose the *Notification Preference*

Notification Preferences

Receive text alerts about your account through your mobile phone! You can configure which notification you would like to receive via text message below. Standard text message rates may apply. Disable text alerts by unchecking the boxes below.

You will receive the applicable notifications listed below based on the Delivery Method.

I would like to Go Paperless:

	STATEMENT PREFERENCES		ALERT PREFERENCES	
	Online	Paper	Email	Text
STATEMENTS				
HSA Account Summary Automatically emailed based on whether or not you have an email address	Available	☐	Emailed	☐
HSA Tax Documents	Available	☐	☐	☒

View, Save and Print Your HSA Summaries and Tax Statements

Click on the *Accounts* tab and go to *Statements* to view HSA Account Summaries and HSA Tax Statements any time.

View documents using the **Chard Snyder mobile app** by going to *Profile* and selecting *Documents*.

Set-up Text Alerts!

Add your mobile number and check the text alert notifications you would like to receive in *Notification Preferences*.

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How to Contact Chard Snyder

Chard Snyder helps you get the most out of your HSA 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 HSA plan