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FLEXIBLE SPENDING ACCOUNT **REFERENCE GUIDE**

Your tomorrow, today

Flexible Spending Account
Reference Guide

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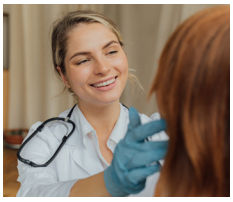
A Flexible Spending Account (FSA) can help you save money on healthcare and dependent care items and services for yourself and your family. Your benefit plan may offer the health FSA, dependent care FSA, and/or a limited-purpose FSA. Each account is designed to help you save up to 40% on merchandise and services you already buy.

How do FSA Plans Work?

FSA funds are deducted from your paycheck before taxes, so the money deposited into the FSA account(s) you enrolled in is tax free which saves you money.

You can use your FSA money to pay for expenses that are eligible under the benefit plan. The IRS determines what expenses are eligible and are reimbursed if they are incurred by you, your spouse, or your tax dependents during the plan year. You elect the annual amount to contribute up to the amount allowed by the IRS and your plan.

What are the Different Types of FSAs?



A **health FSA** can be used for eligible medical expenses such as copays, coinsurance, deductibles, dental, vision, prescriptions, medical supplies, and procedures. Even over-the-counter medications and menstrual care products are eligible expenses.

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

A **limited-purpose FSA** is designated for eligible dental, vision, and preventive care expenses only. The limited-purpose FSA allows those with a Health Savings Account (HSA) to use HSA funds for medical expenses and use the limited-purpose FSA funds for eligible expenses such as orthodontia or glasses.

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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 FSA.

Access Your Chard Snyder Account Online

1. Go to www.chard-snyder.com and click 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

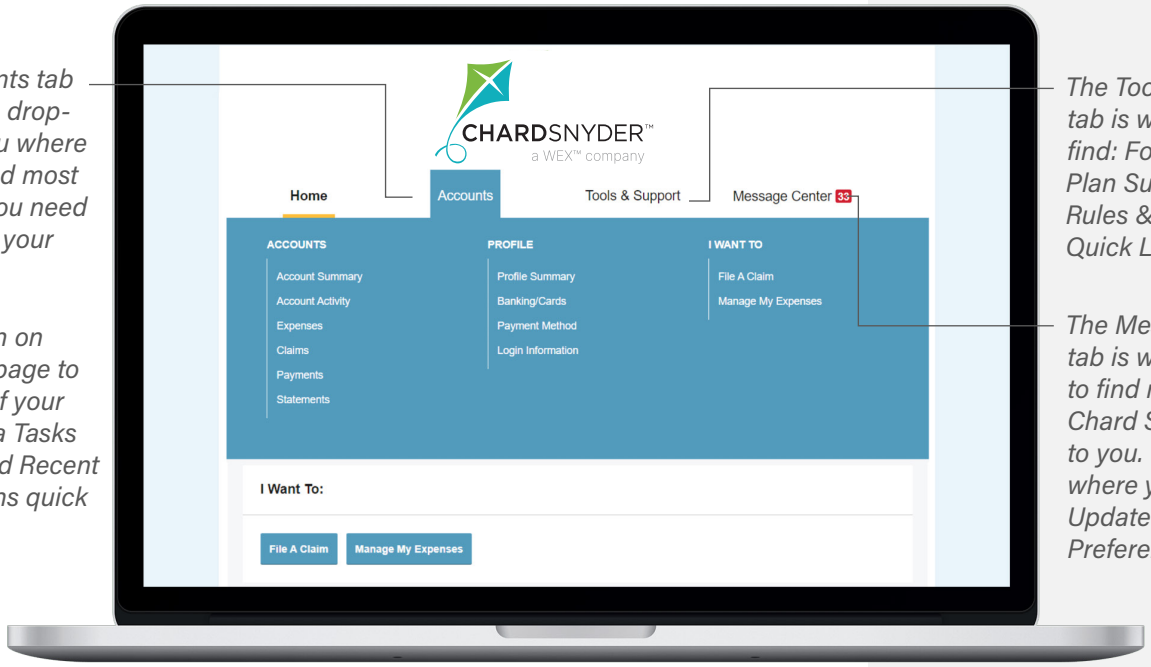
Use the Chard Snyder online account to check your account balances and much more:

- Quickly file a claim online
- Sign up for Direct Deposit, the quickest way to be reimbursed from your FSA
- Upload receipts and track expenses
- View up-to-the minute account balances
- View your account activity, claims and payment (reimbursement) history
- Report a lost or stolen Chard Snyder Benefits Card and request a new one
- 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.

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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 and select *Profile Summary*, or go to the *Accounts Tab/ Profile/Profile Summary*
3. Click appropriate links to *Update Profile*, *Add a Dependent*, or *Add a Beneficiary*
4. 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

Choose which alerts you would like to receive for things like account summary, benefits card transactions, payment has been issued, and more!

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 FSA Store to Purchase Eligible Items

Purchase FSA-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 *FSA Store* under *Quick Links*

FSA store®

Or click here to go directly to the FSA 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

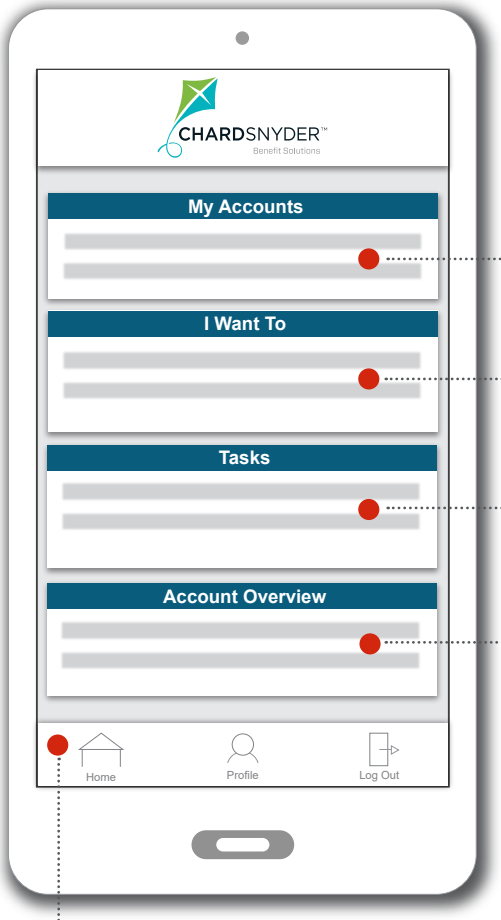
Download the Chard Snyder Mobile App today!

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
- 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 recent claim transactions.

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.

Available on the App Store

GET IT ON Google Play

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

Top Features

- Submit FSA claims with receipt images using your phone's camera
- Catalog past and current receipts using your phone's camera
- Enter your bank account for seamless transfers
- Scan any product for eligibility using your phone's camera *(Plan restrictions may apply)*
- Report your benefits card lost or stolen
- Enable Face ID or Touch ID for easy, secure access

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Health

Flexible Spending Account

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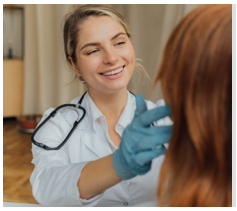
A health FSA can help you save money for healthcare items and services for you and your family. Use your health FSA to pay for eligible medical expenses such as copays, coinsurance, deductibles, dental, vision, and medical supplies.

Health FSA - Save on Medical Expenses



A health FSA is used to pay for eligible medical expenses including over-the-counter medications. You elect the annual amount to contribute and the entire amount is available on the first day of your plan. You may use your plan like an interest-free loan to pay for eligible expenses.

Health FSA Eligible Expenses

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

Eligible Expenses

Deductibles	Medical Services	Dental Treatment
Hospital Services	Vaccines	Over-the-counter Meds
Prescriptions	Contact Lenses	Thermometers
Copays	Orthodontia	Physical Therapy
Coinsurance	Menstrual Care	Acne Medicine

Ineligible Expenses

Doctor Retainer Fees	Household Help	Cosmetics
Nutritional Supplements	Deodorant	Hair Removal
Teeth Whitening	Maternity Clothes	Face Lifts
Appearance Improvements	Funeral Expenses	One-a-day Vitamins

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.*

Am I Eligible for a Health FSA?

If your employer offers a health FSA, you may enroll unless you are enrolled in and contributing to a Health Savings Account (HSA). You may be enrolled in a dependent care FSA and a health FSA at the same time.

Access Your Funds

Continue reading for information and instructions on how to use your Chard Snyder Benefits Card for eligible items or submit claims on the mobile app or online.

Additional Eligible **Health FSA 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

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Dependent Care

Flexible Spending Account

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

Daycare for Children and Elders

The dependent care 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 qualifying relatives 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.

Easily Access Your Funds

Dependent Care FSA Eligible Expenses

The IRS determines what expenses are FSA eligible. Eligible expenses are reimbursed if they are incurred by you, your spouse, or your tax dependents during the plan year. The charts below show examples of eligible and ineligible dependent care expenses:

Eligible Expenses

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

Ineligible Expenses

Kindergarten	Virtual Daycare	Piano Lessons
Child Healthcare Expenses	Educational Classes	Food
Household Help	Karate Lessons	Clothing

Am I Eligible for a Dependent Care FSA?

To maximize savings, you can enroll in a dependent care FSA with either a health FSA or a limited-purpose FSA. If you are contributing to a Health Savings Account (HSA), you can also enroll in a dependent care FSA.

Maximum Annual Amount for the Plan

The maximum a household or single head of household may set aside for a dependent care FSA is $7,500. Married couples filing singly may each set aside up to $3,750.

Beginning in 2026, the IRS maximum allowed is increasing to $7,500 per household or $3,750 per married person filing singly.

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.

Contact Your Tax Advisor

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

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Using Your Dependent Care FSA

Easily Access Your Funds

You may submit a claim and receive a check or direct deposit payment for reimbursement from your dependent care FSA account. The Chard Snyder Benefits Card provides an easy, convenient way to use funds to pay for eligible services. Simply swipe the card at your daycare provider and the funds are automatically deducted from your FSA. Plan restrictions may apply to dependent care, and some providers may not accept the benefits card. You can also file a claim on the Chard Snyder Mobile App or your online account.

Please note that dependent care funds are not available until they are deposited in your account after each pay period.

Divorced Parents

The parent the child lives with most of the time may use the dependent care 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 Care

In some instances the IRS allows you to change the amount you put into the dependent care 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.

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 care 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

Three Easy Ways to Pay

Tax-free money from your paycheck will be added to your dependent care 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 Benefits 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 on the Chard Snyder Mobile App or your online account. 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.

Go to pages 13 - 14 for more information on how to file FSA claims.

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.

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Limited-Purpose
Flexible Spending Account

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A limited-purpose FSA is designated for eligible dental, vision, and preventive care expenses only. The limited-purpose FSA allows those with a Health Savings Account (HSA) to use HSA funds for medical expenses and use the limited-purpose FSA funds for eligible expenses such as orthodontia or glasses.

Limited-Purpose FSA - Save on Vision and Dental

The limited-purpose FSA complements a Health Savings Account by allowing you to use funds from your Limited-Purpose FSA for vision, dental, and preventive care expenses you may have normally paid from your HSA. This is a great way to maximize your savings and allow your HSA funds to grow for retirement. You elect the annual amount to contribute and the entire amount is available on the first day of your plan. You may use your plan like an interest-free loan to pay for eligible expenses.

Limited-Purpose FSA Eligible Expenses

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

Eligible Dental Expenses

Dental Visits	Dental Surgeries	Orthodontia Deductibles
Dental Cleanings	Teeth Cleanings	Dental Coinsurance, Copays and Deductibles
Dentures	Dental Procedures	
Dental Fillings/Implants	Orthodontia or Braces	

Eligible Vision Expenses

LASIK Surgery	Eyeglasses	Optical Coinsurance, Copays and Deductibles
Contacts	Prescription Sunglasses	
Eye Exams	Optical Surgeries	

Eligible Preventive Care Expenses

Allergy Shots	Flu Shots	Sunscreen
Annual Check-Ups	Glucometers	Well Child Visits
Blood Pressure Monitor	Labwork	X-rays
Diagnostic Procedures	Routine Prenatal Care	

Am I Eligible for a Limited-Purpose FSA?

The limited-purpose FSA is offered by employers to complement a Health Savings Account (HSA). To maximize savings, you can enroll in both a limited-purpose FSA and a dependent care FSA with an HSA. You are not eligible to be enrolled in both a health FSA and a limited-purpose FSA at the same time.

What Items are NOT Eligible Under a Limited-Purpose FSA?

- Medical expenses that are not related to dental, vision, or preventive care items and services
- Cosmetic Optical Services
- Cosmetic Dental Services
- Insurance Premiums
- Bug Spray
- Dental Floss
- Teeth Whitening
- Tooth Brushes
- Toiletries
- Toothpaste

Important Note Regarding Preventive Care Expenses

Most preventive care items will require you to submit a claim and provide substantiating documentation to be eligible under the limited-purpose FSA. In some cases, a prescription or letter of medical necessity may also be needed.

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The Chard Snyder
Benefits Card

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The Chard Snyder Benefits Card provides an easy, convenient way to use your FSA 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 FSA plan.

The Chard Snyder Benefits Card eliminates the need to pay out-of-pocket, submit a claim, 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 health or limited-purpose FSA. Plan restrictions may apply to your dependent daycare account, and some providers may not accept the benefits card.

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.

Save Your Receipts

The IRS requires Chard Snyder to confirm that you used FSA funds for an eligible service or purchase. You may be asked for copies of itemized receipts, statements, or Explanation of Benefits (EOB) from doctors' and dentists' offices, hospitals, and stores that do not automatically verify eligible expenses.

Just take a picture of the itemized receipt with your smart phone and submit it using the Chard Snyder Mobile App or your online account. It's that easy!

Once you provide the requested information for a transaction that is not immediately recognized as eligible, the transaction in question is normally verified quickly.

(If you do not provide the requested documentation in a timely manner, your card may be turned off.)

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 FSA-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.

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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 pay for eligible expenses with your benefits card and in most cases no follow-up will be required. Ensure that you are using your benefits card for expenses that are eligible under your FSA plan type.

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 merchant name, service received or item purchased, date and amount of the expense

Using Your Chard Snyder Benefits Card at a 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. Make sure that you are are only paying for services that occurred during the current FSA plan year (services incurred before the plan year began are not eligible expenses). 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.
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 benefits card could be suspended.

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.

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How to Verify

Benefits Card Purchases

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Benefits Card Purchase Not Automatically Verified?

The IRS requires Chard Snyder to confirm that you used FSA funds for an eligible service or purchase. In most cases when you swipe your Chard Snyder Benefits Card, the funds are automatically deducted from your FSA due to the card's smart technology. On occasion, you will be prompted to verify the eligibility of the expense you purchased with your benefits card.

In these cases, you will receive an email from Chard Snyder asking for more information to substantiate, or validate, your expense. This requested documentation could be copies of itemized receipts from your doctors' office, dentists' office, hospitals, and stores. The best form of substantiation is an Explanation of Benefits (EOB) from your primary insurance provider showing what you paid out-of-pocket.

How Do I Verify OR Repay Ineligible Expenses?

If you receive an email from Chard Snyder asking for additional information regarding your purchase, you must prove your expense was eligible or repay the amount to your plan. Here's how:

Verify the expense (Substantiate)

Take a picture of your EOB, itemized bill, or receipt with your mobile device. Any EOB, itemized bills, receipts, or invoices must include:

- Date of service (must be during the plan year)
- Provider's name
- Name of person receiving the service
- Amount you must pay after insurance has paid their portion
- Description of service or product purchased

Submit the photo documentation on the Chard Snyder Mobile App or upload on your online account. It's that easy!

If you don't have an itemized receipt, contact the provider or your insurance company and request an EOB or a copy of the receipt.

Repay the expense (Use ONE of the following methods)

- Log in to your account and provide banking information to repay online
- Substitute ineligible expenses, or expenses without documentation, by submitting a valid claim for eligible out-of-pocket expenses. Dates of service must be in the same plan year as the ineligible expense.

(If you do not provide the requested documentation in a timely manner, your card may be temporarily turned off until valid substantiation is received. You will still have access to your funds, but will need to file claims through the mobile app or online account in order to receive reimbursement.)

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 on 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.

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How To

File A Claim

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File FSA claims on the mobile app or online. It's easy, secure, and you will receive the fastest service and reimbursement of your claims.

Submit a Claim Using the Chard Snyder Mobile App

Submit your claim using a mobile device

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

Submit a Claim Online

Save postage and time by filing your claim online

1. **Log in** to your Chard Snyder online account
2. **Click** *File Claim/Reimburse Self* in the *I Want To* section or click the *Accounts* tab and choose *File Claim/Reimburse Self* from the drop-down menu
3. **Choose** the account that you would like to use and where you would like payment to go (to your via check or to an account you have set up for direct deposit). **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.

Very Important:

Proof of Your Expense

- Date of service (must be during the plan year)
- Provider's name
- Name of person receiving the service
- Amount you must pay after insurance has paid their portion
- Description of service or product purchased

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

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 submit your claim online or are using direct deposit into your personal checking or savings account.

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

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** the *Tools and Support* tab
3. **Under** the *How Do I?* section, select *Change Payment Method*
4. **Under** *Current Payment Method,* select *Update*
5. **Click** *Direct Deposit* under *Alternate Payment Method* and click *Submit*. Enter your bank information if prompted.

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.

Read Your Claims Documentation Carefully

Your tax-free plan may require you to submit an Explanation of Benefits (EOB) in order to claim repayment. Some health insurance companies may refer to them as a Summary of Benefits, a Remittance Advisory, a Coverage Determination or a Beneficiary Notice.

Whatever it's called, they all explain how your medical plan paid the claim and how much you may owe.

You may get a copy of your EOB in the mail, or your insurance company may make it available online.

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End-of-Year Tips and **Plan Deadlines**

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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** - This 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 FSAs can have features added to allow for time to use up leftover funds. Check your plan rules or contact your Human Resources department to confirm if these are available to you.

- **Runout Period** - All FSAs 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 FSA funds. There is usually a short runout period at the end of the grace period (see above). If your plan offers the benefits card, call Chard Snyder customer service to find out the rules for the benefits card during the grace period.
- **Carryover** - Some FSAs offer the ability to carry over a specified amount 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 FSA 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 Carryover?

Grace Period

Grace Period Ends on

Carryover

Carryover Amount:

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Changes To Your FSA Plan

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. Your Human Resources department 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 health FSA, 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 health 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 FSA 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.

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How to Contact Chard Snyder

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

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

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