



# YOUR FLEXIBLE SPENDING ACCOUNT REFERENCE GUIDE

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Your tomorrow, today.

# Table of Contents

## What is a Flexible Spending Account and What Will it Do?

How do These Plans Work?.....	4
Healthcare Flexible Spending Account.....	4
Dependent Daycare Flexible Spending Account .....	4
Limited Flexible Spending Account .....	4

## The Benny® Prepaid Benefits Card Keeps Your Transactions Simple

You Will Receive Two Cards in the Mail .....	5
Activating Your Card .....	5
Keep Your Benny From Year to Year .....	5
If Your Card is Lost or Stolen.....	5
Don't Forget to Keep Your Receipts .....	5

## It's Fast to Pay With Your Benny® Prepaid Benefits Card

Using Your Benny Prepaid Benefits Card at a Store .....	6
Using Your Benny Prepaid Benefits Card at the Doctor, Dentist, Orthodontist or Optical Office.....	6
Over-the-counter Healthcare Items .....	6
You May Add a PIN to Your Benny Prepaid Benefits Card.....	6

## Why Your Benny® Might Stop Working And What to Do About It

Proof of Your Expense.....	7
----------------------------	---

## No Card? No Problem. Just File a Claim. It's Fast and Easy

Submit a Claim Using the Mobile App .....	8
Submit an Online Claim.....	8

## File a Paper Claim Without Going Online

Submit a Paper Claim Form .....	9
When Your Reimbursement Should Arrive .....	9
Receive Your Repayment Directly Into Your Personal Bank Account.....	9

## Claims Deadlines, End-of-Year Tips and Other Things You Should Know

How to Find Important Dates for Your Plan.....	10
What Happens at the End of the Year.....	10
Contact Your Tax Advisor.....	10

## When and How You Pay for Orthodontia Can Affect Your Savings

Orthodontia Claims are Handled Differently Than Other Healthcare Flexible Spending Account Claims .....	11
Example 1 - Orthodontia Contract, Paying with Benny .....	11
Example 2 - No Orthodontia Insurance, Negotiated Savings.....	12
Example 3 - Orthodontia Insurance and Flexible Spending Account.....	12

# Table of Contents

## How to Log In

Desktop Login .....	13
Mobile App Login .....	13

## Online Tools to Help You Manage Your Plan From Anywhere

Website .....	14
Chard Snyder Mobile App .....	14
Text Alerts .....	14
Email - It's Confidential .....	14
Askpenny@chard-snyder.com .....	14
Expense Tracker .....	14

## Change Your Flexible Spending Account When Your Life Takes a Twist

Changing the Amount You Set Aside For Your Flexible Spending Account .....	15
When You go on a Leave of Absence.....	15
What Happens When You Leave Your Job or Become Ineligible for the Benefit? .....	15

## The Healthcare Flexible Spending Account Pays When Insurance Doesn't

Use Your Account for Big Expenses.....	16
Healthcare Expenses That are not Eligible.....	16
Over-the-Counter Medications .....	16

## Example Healthcare Expenses

.....	17
-------	----

## Use a Limited Flexible Spending Account With Your Health Savings Account

Lower Your Costs on Eligible Vision, Orthodontia and Dental Expenses.....	18
Eligible Dental and Orthodontia Expenses .....	18
Eligible Optical Expenses.....	18

## The Dependent Daycare Flexible Spending Account Saves You Money While You are Working

Daycare for Children and Elders .....	19
When Services May be Provided .....	19
What Services May be Provided .....	19
Maximum Annual Amount for the Plan .....	19
Divorced Parents.....	19
Claims.....	19
Changing the Amount You Choose to Set Aside for Dependent Daycare .....	20
Contact Your Tax Advisor.....	20

## Help Available

.....	21
-------	----

# What is a Flexible Spending Account And What Will it Do?

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. Your tax-free money may be used to 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 a Flexible Spending Account is \$100 of spending power. 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. (See page 16)

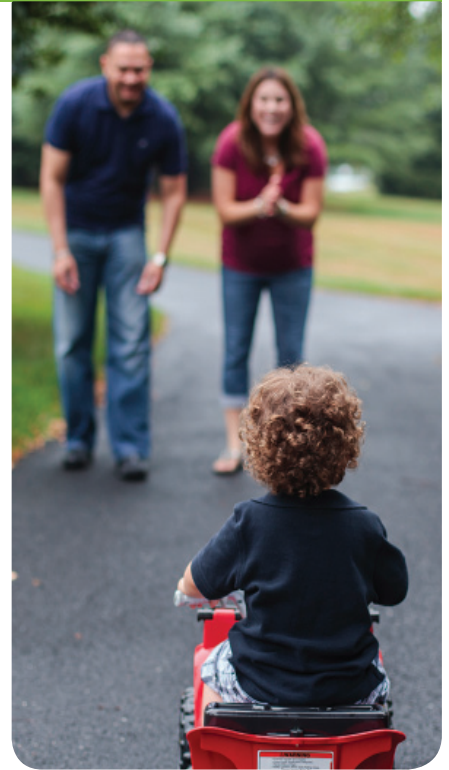
## Dependent Daycare Flexible Spending Account

The Dependent Daycare Flexible Spending Account will help you pay for care of your children under the age of 13 or any dependent who cannot care for themselves while you are at work. (See page 19)

## Limited Flexible Spending Account

If you are enrolled in a Health Savings Account, you were eligible to 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. (See page 18)

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



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



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



# The Benny® Prepaid Benefits Card Keeps Your Transactions Simple

Swipe your Benny® at the cash register in stores or when checking out at the doctor, dentist, orthodontist or optical office. The card “knows” 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 another family member sign the second. Whoever 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 Benny From Year to Year

There is an expiration date shown on the front of your Benny. Keep your card, even after you have emptied your account for the current year. When you enroll next year you may begin to use it to draw on the new balance. You can even skip a plan year and the card will work when you re-enroll.

## If Your Card is Lost or Stolen

Call Chard Snyder directly at 513.459.9997 or 800.982.7715 or log in to your account on your mobile or desktop device to report a card lost or stolen as soon as you realize it is missing. We will cancel your current cards and issue replacement cards.

## Don't Forget to Keep Your Receipts

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



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



# It's Fast to Pay With Your Benny® Prepaid Benefits Card

Use Benny® in so many places and keep your cash in your pocket.

## Using Your Benny Prepaid Benefits Card at a Store

You can usually pay for eligible expenses with your Benny prepaid benefits card and in most cases no follow-up will be required. You should keep your receipts handy, just in case. If you have a Limited Flexible Spending Account, your card may only be used for vision and dental expenses. To pay using Benny:

1. **Swipe** your Benny prepaid 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 or provider name, service received or item purchased, date and amount of the expense

## Using Your Benny Prepaid Benefits Card at the Doctor, Dentist, Orthodontist or Optical Office

- The charges provided at the time of service may not reflect any discounts negotiated by your insurance company. Use your card to pay for these services after you receive an Explanation of Benefits (EOB) from your insurance company
- Compare the EOB with your provider's invoice to confirm that you are paying the correct amount. Write your Benny 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
- If your provider requires payment at the time of service, pay a minimum amount and the balance after you receive your EOB
- 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 Benny could be suspended

## Over-the-Counter Healthcare Items

- You may use your Benny prepaid benefits card to purchase eligible over-the-counter items that are not considered a drug or a medicine such as bandages or other wound care merchandise, contact lens solution, etc. If your vendor's cash register is programmed to recognize eligible items, such purchases will usually not require further approval
- Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses with a prescription from your doctor. Benny will work for these purchases if the pharmacy rings them as a prescription

## You May Add a PIN to Your Benny Prepaid Benefits Card

You may choose to use your card by swiping it and 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 number, choose Debit on the keypad and enter your PIN when requested.

[Call 1.866.898.9795 to set up a PIN for your Benny prepaid benefits card.](tel:1.866.898.9795)

Chard Snyder cannot change or provide a lost PIN number. You must call the phone number provided above for those services.

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



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





# Why Your Benny® Might Stop Working And What to Do About It

Follow the rules to keep your Benny® working for you every time you need it.

Having a Benny prepaid benefits card for your Flexible Spending Account (FSA) is convenient. But the IRS requires that you prove all of your card swipes are for eligible expenses or your card can be suspended or “stopped.”

Benny is programmed to recognize many eligible expenses at a store cash register. When your card swipe matches an eligible expense, all is well.

When there is no match, such as with many hospital, dental and doctor’s office expenses, the IRS requires Chard Snyder to let you know that proof is required of your expense.

And if you don’t provide the information, the IRS requires us to stop the use of your card.

No one wants this to happen. So here’s how to keep your card working:

1. When Benny cannot confirm a payment was for an eligible expense, you will receive a letter or email from Chard Snyder. It will tell you the name of the provider, the date the card was used and the amount that was paid and will ask that you send in proof of what you paid for
2. You should send in a copy of an Explanation of Benefits (EOB) or itemized invoice to support your claim
3. If your card has already been stopped and your expense is not eligible, sending in a check for repayment or receipts for other eligible items will allow it to work again. Until you repay the swipe or provide proof of eligible expenses, your debit card will remain suspended. To get your card working again:

You may reimburse the payment that was made when you swiped your Benny by sending a check for the amount of the swipe to Chard Snyder along with a copy of the letter you received

or

You may send copies of other receipts, Explanation of Benefits (EOB) or invoices sufficient to cover the amount of the ineligible expense. Include a copy of the letter you received from Chard Snyder



## Proof of Your Expense

All receipts, EOBs and bills must include:

- A date of service during the plan year
- 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:

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

If you don’t have a receipt, contact the provider or your insurance company. They can usually supply the receipt or an Explanation of Benefits from their files.

Keep your receipts for three years.



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# No Card? No Problem. Just File A Claim. It's Fast and Easy

Use either of these easy methods to file a claim.

## Submit a Claim Using the Mobile App

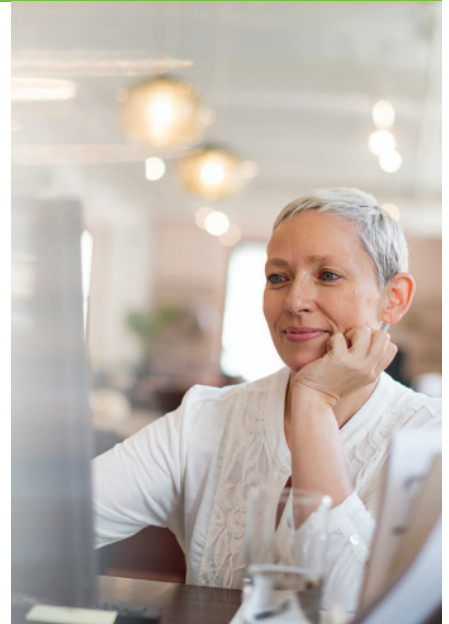
Submit your healthcare or dependent daycare claim using your phone or tablet and save time.

1. **Log** in as usual (see page 13)
2. **Choose** *Flexible Spending Account*
3. **Click** *File a Claim*
4. **Provide** the information requested on the screen
5. **Click** *Upload Receipt*. (Device camera will take a picture of your receipt. Make sure the picture is clear and writing is legible)
6. **Click** the *Add Claim* button

## Submit an Online Claim

Save postage and time by filing your claim online.

1. **Log** in as usual (see instructions, page 13)
2. **Click** the *File a Claim* button on the *I Want To...* link
3. **Select** the account from which you wish to claim funds
  - a. Click the field to the right of *Pay From* to see your available accounts
  - b. Click on the name of the account to pay from
4. **Click** the field to the right of *Pay To*. Confirm that the field says *Me*
5. **Click** *Next*
6. **Click** *Upload Receipt*, then click *Browse* to find your scanned receipt files on your computer.  
(Receipts must be in JPG, GIF, PNG or PDF format and may not exceed 2 MB each in size)
7. **Click** on the blue words *Remove* or *Upload Valid Documentation* if you wish to perform either of those functions
8. **Click** *Next*
9. **Enter** *Claims Details*
10. **Click** *Next*
11. **Review** *Transaction Summary*. Update or remove a transaction as needed
12. **Click** that you have read the *Claims Terms & Conditions*
13. **Click** *Submit*



For information on  
orthodontia claims,  
see page 11



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# File a Paper Claim Without Going Online

No computer access required when you file a paper claim.

## 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** an FSA claim form, available at [www.chard-snyder.com](http://www.chard-snyder.com)
2. **Make** a copy of your completed claim form and send it with a copy of your receipt or Explanation of Benefits

**FAX:** 513.459.9947 or 888.245.8452

**EMAIL:** [askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com) (maximum email size including attachments is 20 MB)

**MAIL:** Chard Snyder, 3510 Irwin Simpson Road, Mason, OH 45040

## When Your Reimbursement Should Arrive

Your check will arrive within 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 as usual (see instructions)
2. **Choose** *Profile*
3. **Click** *Banking/Cards*
4. **Click** *Add Bank Account*
5. **Provide** the information requested on the screen
6. **Click** the *Submit* button



Keep the original receipt  
with your tax records.



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# Claims Deadlines, End-of-Year Tips And Other Things You Should Know

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](http://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 Year

- 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 Benny prepaid benefits 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.



## 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 cost in order to be eligible for reimbursement. If you lose your receipt, the service provider can usually provide an account history or replacement receipt.

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



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# When and How You Pay for Orthodontia Can Affect Your Savings

Send Chard Snyder a copy of your orthodontia contract and your Flexible Spending Account can help you save 25 to 40%\* by using tax-free dollars.

You may use your Flexible Spending Account along with orthodontia insurance to lower your actual out-of-pocket costs even more. If you use your Benny® prepaid benefits card to pay up front, you will keep your cash in your pocket and you may be able to negotiate with your orthodontist for a lower cost.

## Orthodontia Claims are Handled Differently Than Other Healthcare Flexible Spending Account Claims

Orthodontia expenses are the only approved Flexible Spending Account claims that may be paid as long as you are making payments. Be aware that many factors will impact your orthodontia cost, how much you will save through your Flexible Spending Account and how you are reimbursed. Following are three examples of how different factors impact results.



### Example 1—Orthodontia Contract, Paying With Benny

Thomas does not have orthodontia insurance. The cost of his daughter's treatment is \$5,000 over 24 months. He has a Flexible Spending Account with an annual maximum contribution of \$2,500. He knows that he can be reimbursed through his Flexible Spending Account for payments during the period of treatment. His payment contract with the orthodontist is set up to use his FSA over three years:

	Thomas' Payments	FSA Tax savings*
<b>Year One</b>		
Treatment starts in the seventh month of the Flexible Spending Account plan year. Thomas makes a down payment using his Benny	\$800.00	
Benny is used for five monthly payments of \$175 each	\$875.00	
<i>Total payments for Year One</i>	<i>\$1,675.00</i>	<i>\$503.34</i>
<b>Year Two</b>		
12 monthly Benny payments of \$175 each	\$2,100.00	\$631.05
<b>Year Three</b>		
Seven monthly Benny payments of \$175 each	\$1,225.00	\$368.11
<i>Totals over three-year period</i>	<i>\$5,000.00</i>	<i>\$1,502.50</i>

By saving \$1,502.50 in taxes, Thomas has effectively lowered the cost of his daughter's treatment from **\$5,000.00** to **\$3,497.50**.

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



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\*Savings will vary based on tax bracket. All examples shown calculated at 7.65% Social Security, 17.4% Federal and 5% state income tax savings. (over)





### Example 2—No Orthodontia Insurance, Negotiated Savings

Chandra does not have orthodontia insurance and decided to pay the entire amount at the beginning of her \$5,000 treatment because she received a 10% discount from her orthodontist for doing so. She may be reimbursed up to the amount she elected to put into her Flexible Spending Account for the current plan year (\$2,500). Because Chandra paid the full amount in one plan year, she may not receive reimbursement for the balance in the next plan year even though treatment continues.

Total cost after discount	Insurance claim	Out-of-pocket expense	FSA Reimbursement	Non-reimbursable expense	Tax savings for year*
\$4,500	\$0	\$4,500	\$2,500	\$2,000	\$751.25



### Example 3—Orthodontia Insurance and Flexible Spending Account

Sharon has orthodontia insurance which pays 50% of costs up to a lifetime maximum benefit of \$1,000. The cost of her son's treatment is \$5,000 over a two-year term. She has a Flexible Spending Account with an annual maximum contribution of \$2,500.

After considering her options, Sharon decides on the following course:

Year One	Insurance	Sharon
Down payment of 25% (\$1,250.00) split between insurance and Sharon	\$625.00	\$625.00
Four installments of \$156.25 per month split between insurance and Sharon	\$78.13	\$78.12
Insurance lifetime max is met on the fifth monthly payment	\$62.48	\$93.77
Sharon makes seven payments of \$156.25		\$1,093.75
<b>Total Payments for Year One</b>	<b>\$1,000.00</b>	<b>\$2,125.00</b>
Year Two		
Sharon makes 12 monthly payments of \$156.25	\$0	\$1,875.00
<b>Totals paid over two-year period</b>	<b>\$1,000.00</b>	<b>\$4,000.00</b>

Sharon is reimbursed \$1,000 by her orthodontia insurance. In addition, she is reimbursed through her healthcare Flexible Spending Account for the entire \$4,000 she paid in out-of-pocket expenses, which gives her a total tax savings of \$1,202\*. Through insurance and tax savings, her total cost for Bobby's braces has been lowered from **\$5,000.00** to **\$2,798.00**.

**Do you have an HSA?**  
You may still use a Limited Flexible Spending Account for dental and orthodontia expenses.

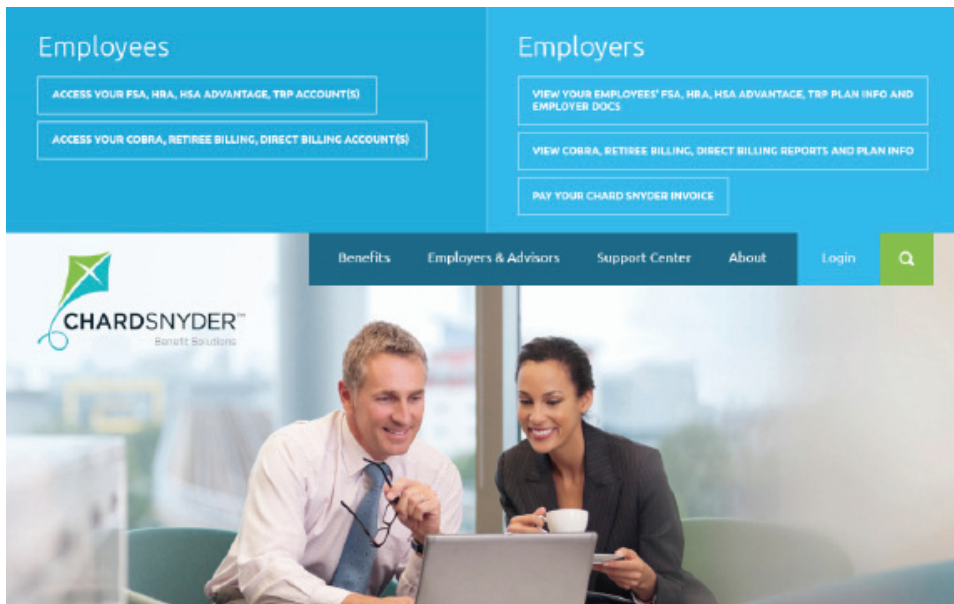
See *Your HSA Advantage™ Reference Guide*, available on the Chard Snyder website



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# How to Log In



## Desktop Log In

1. Go to **www.chard-snyder.com**
2. Click the bright blue Login button in the upper right corner of the page
3. Go to *Employees* in the blue upper left area. Click **ACCESS YOUR FSA, HRA, HSA ADVANTAGE, TRP ACCOUNT(S)**
4. Enter your social security number (no dashes), Employee ID number or Username if already created
5. 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

## Mobile App Log In

1. Download the Chard Snyder app from your app store
2. Click the icon for the app
3. Enter the **Username** and **Password** from your online account
4. Create a four-digit passcode to use each time you log in through your mobile device



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# Online Tools to Help You Manage Your Plan From Anywhere

Use a variety of virtual tools to manage your plan anywhere you happen to be.

## Website

Log in to the Chard Snyder website to easily find information about your plan. You can:

- Check your balance for any plan
- Submit claims
- See the status of claims
- Calculate your annual savings
- Answer questions
- Check if your expense is eligible
- Access forms
- See educational videos
- Find discounts on medical supplies

Information about the website is located throughout these instructions. See the Table of Contents to locate specific topics.

## Chard Snyder Mobile App

Our mobile app offers an additional way to manage your plan. Use your smartphone or tablet to:

- Check your balance for any plan
- Submit claims
- See the status of claims
- Submit receipts

It's free from your app store.

Information about using the mobile app is located throughout these instructions. See the Table of Contents to locate specific topics.

## Text Alerts

After you log in to the Chard Snyder website you may choose to receive automated text messages or update your choices. Choose to be alerted when:

- A claim has been filed
- A claim has been denied
- A receipt is needed for your claim
- Payment is issued

## Email - It's Confidential

Provide your email address to receive a confirmation when we enter your claim and again when your payment is sent. You will also receive an email to let you know your account statement is ready.

If you change your email address you may update it from your computer or mobile device:

- Log in to your account
- Click on *Profile*
- Click *Update Profile* and enter your new email

Your information is protected by Chard Snyder. We do not lend or sell your personal information (including your email address) to any other party.

## Askpenny@chard-snyder.com

Use email to ask questions and receive answers within 24 hours.



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# Change Your Flexible Spending Account When Your Life Takes a Twist

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

## Changing the Amount You Set Aside For Your Flexible Spending Account

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.

## When You go on a Leave of Absence

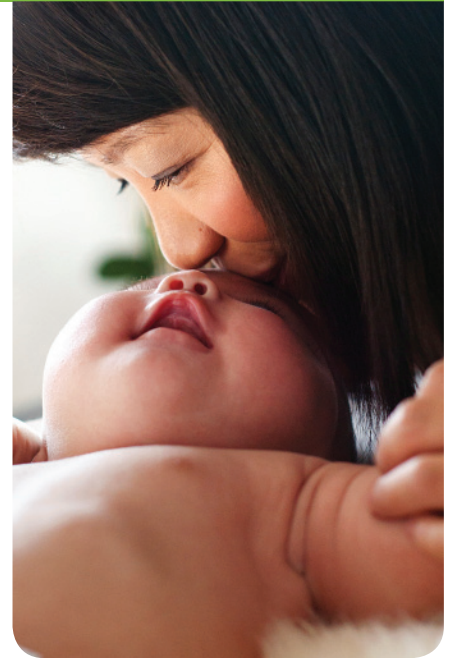
Sometimes we need to "take a break" from our jobs, because of our own or a family member's illness, because we've been called up for a tour of duty with the

military, or some other reason. It depends on the reason and expected length of time for your leave of absence how it will affect your Flexible Spending Account. Contact your human resources department for information on leaves of absence.

## 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 still 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. 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.



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



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# The Healthcare Flexible Spending Account Pays When Insurance Doesn't

Pay for out-of-pocket healthcare expenses for your whole family and save 25-40%.

Use your healthcare account to pay for expenses not covered by your medical, dental and vision insurance plans 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, tooth implants or LASIK surgery. (See page 11 for information on orthodontia.)

## 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 with a prescription from your doctor. Chard Snyder will need a copy of the prescription to keep in our files for one year in order to pay claims for these items.



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



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



# Example Healthcare Expenses



## Alternative medicine

- Acupuncture
- Chiropractors

## Dental treatment

- Co-pays / deductibles
- Dentures
- Orthodontia

## Education

- Speech training
- Braille books / magazines
- Learning disability services
- Childbirth classes

## Equipment

- Wheelchair
- Crutches

## Over-the-Counter

- Bandages
- Wound care
- Contact lens solution
- Dental adhesive

Log in to [www.chard-snyder.com](http://www.chard-snyder.com) for a full list of eligible items under Tools & Support/ Quick Links/EBIA Health Care Expenses Table. Upon clicking the button, you will be redirected and required to log in using the code **csa4582**.

## Vision

- Exams
- Glasses / contact lenses
- LASIK surgery

## Prescribed

- Herbal supplements
- Massage therapy
- Medications
- Psychiatric care
- Smoking cessation
- Vaccines
- Weight loss programs

## Travel Expenses

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



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# Use a Limited Flexible Spending Account With Your Health Savings Account

Pay your vision and dental expenses using a Limited Flexible Spending Account when you have a Health Savings Account. You'll maximize your savings.

## Lower Your Costs on Eligible Vision, Orthodontia and Dental Expenses

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

Claims are filed in the same manner as other health flexible spending account claims. (See page 8.) Pay with the Benny® prepaid benefits 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.

## Eligible Dental and Orthodontia 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 Optical 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



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\*See important information about orthodontia claims on pages 11-12.





# The Dependent Daycare Flexible Spending Account Saves You Money While You are Working

## Daycare for Children and Elders

You may use the dependent daycare account for your natural, adopted and foster children who have not reached their thirteenth birthday. Dependents who cannot care for themselves are also eligible regardless of age. All dependents must live with you for more than half the year.

## 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 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

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.

## 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.

## Claims

You may submit a claim and receive a check or direct deposit payment (see page 9). See how to file claims on page 8. If your plan allows, you may pay with the Benny® prepaid benefits 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 if your plan allows you to use your Benny to pay daycare expenses.



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



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





### 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 daycare 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.

### Contact Your Tax Advisor

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



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





# Help Available



Website: [www.chard-snyder.com](http://www.chard-snyder.com)  
FAQs, Legislation Updates, Plan Explanations, Plan Reference Guides, Discounts

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

Phone: 513.459.9997 or 1.800.982.7715

Also: Facebook for tips and updates  
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