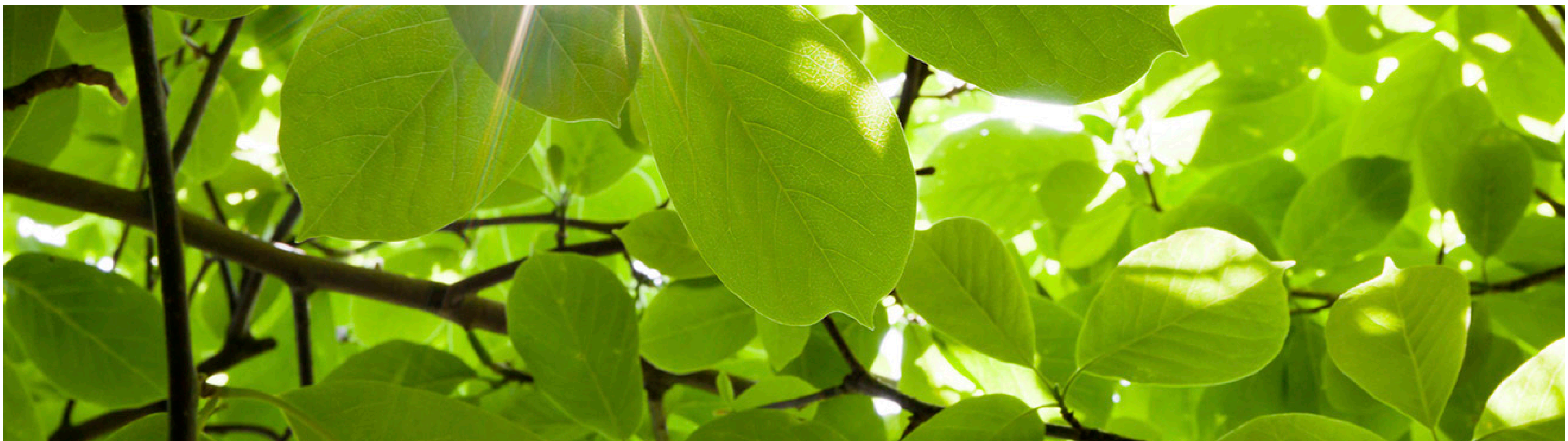
Managing Your Account Online: Filing Claims

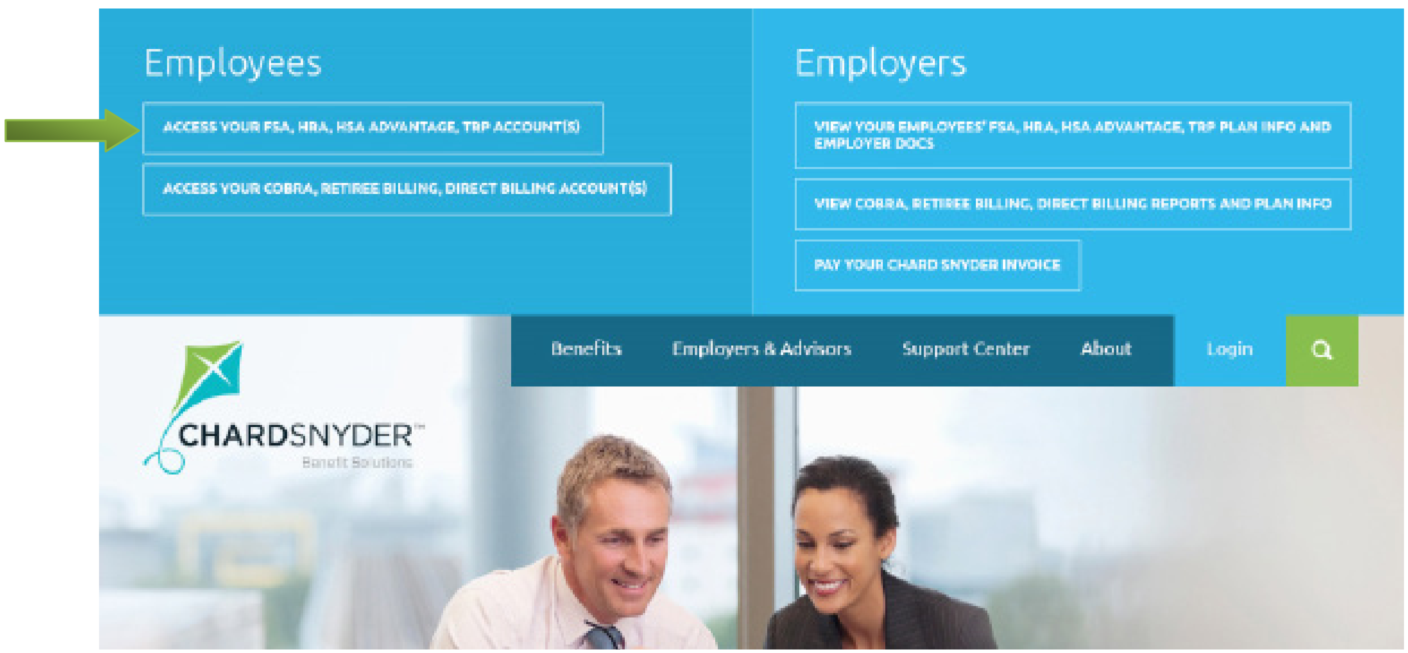


WWW.CHARD-SNYDER.COM

Access Your Account

To file claims online, you will first need to log into your account.

- Start by going to www.chard-snyder.com
- Click the bright blue *Login* button in the upper right corner of the page.
- Your default user name is your social security or employee ID number, no dashes.
- Your default password is the last four digits of your social security or employee ID number.
- You will be asked to answer security questions and can change your user name and password after the first time you log in.



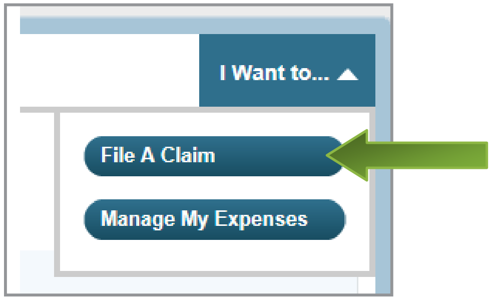
I Want To...

On almost every page in the portal, you can find the *I Want To...* quick links. On some pages, like the *Home* tab, it is prominently displayed under the banner image. On most other pages you will find an *I Want To...* drop-down box in the upper right hand corner.

Use the *File A Claim* button to start the wizard.

Home Page

All Other Pages



If you have any questions, please contact Chard Snyder Customer Service at:

513.459.9997 or 800.982.7715
askpenny@chard-snyder.com
www.chard-snyder.com

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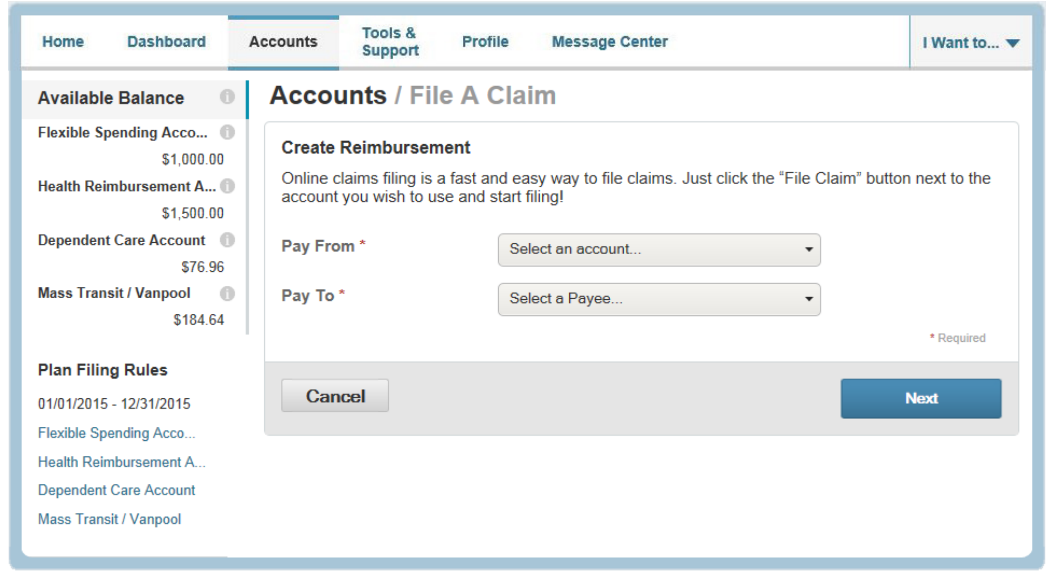
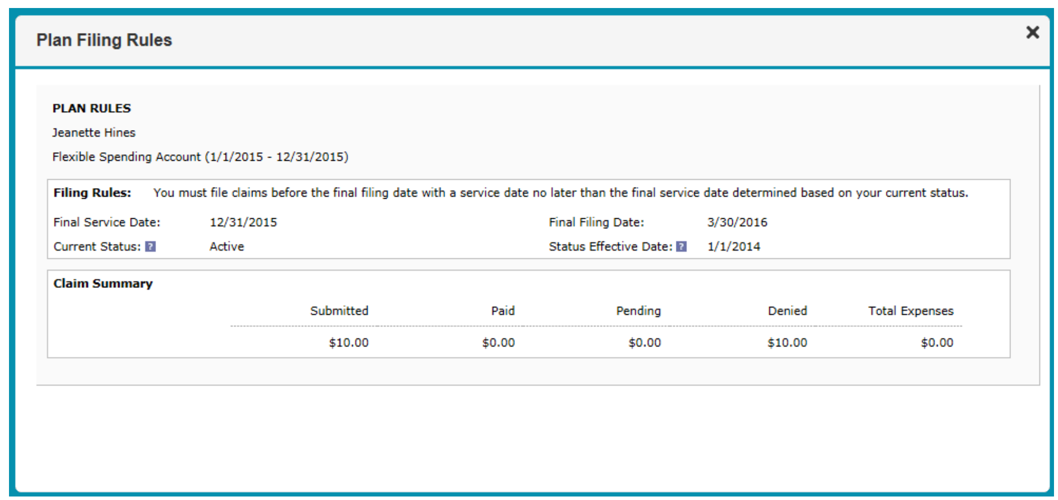
Step 1 - Create Reimbursement

To start the process you will choose the account and the payee. Reimbursement claims will always be paid to you.



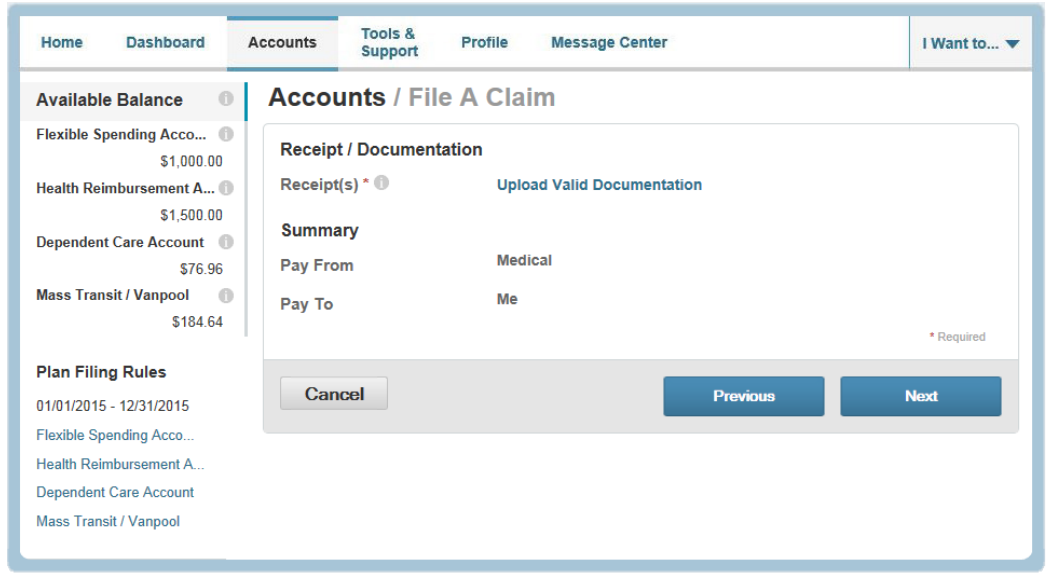
Note that while filing the claim you can refer to your available balances and access the Plan Filing Rules in the left column of the page. Click on the plan name for more details about the plan filing rules. Here is an example:



Step 2—Receipt / Documentation

Next you will upload your receipts.

Receipts must be in a JPG, GIF, PNG or PDF format and cannot exceed 2 MB. Additional receipt requirements are listed on the next page.



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Step 2—Receipt / Documentation

Medical Expense Valid Receipts

You must have one of the following valid receipts to substantiate your claim:

- Store/Pharmacy receipt, including name of product and date of service.
- Co-pay receipt from medical provider, including date of service.
- Itemized bill from medical provider, including date of service.
- Insurance company's "Explanation of Benefits", including date(s) of service.
- Canceled checks and credit card statements are not valid receipts.

Effective 1/1/2011, over-the-counter drugs and medicines require a prescription in addition to a valid receipt, to be reimbursed. Over-the-counter supplies and equipment remain eligible for reimbursement with a valid receipt. Your receipts must contain the name of the product to be reimbursed.

Documentation from a physician must accompany receipts if they are for medical expenses that seem as if they would not be accepted for reimbursement. For example, cosmetic treatments or massage therapy are not typically reimbursable, but could be if prescribed by a physician.

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Step 2—Receipt / Documentation

Dependent Care Expense Valid Receipts

You must have one of the following valid receipts to substantiate your claim. Itemized bill/receipt of service which includes:

- Care provider name
- Social security/tax ID number
- Dates of service
- Dependent name(s)
- Dependent Care Receipt

Canceled checks and credit card statements are not valid receipts.

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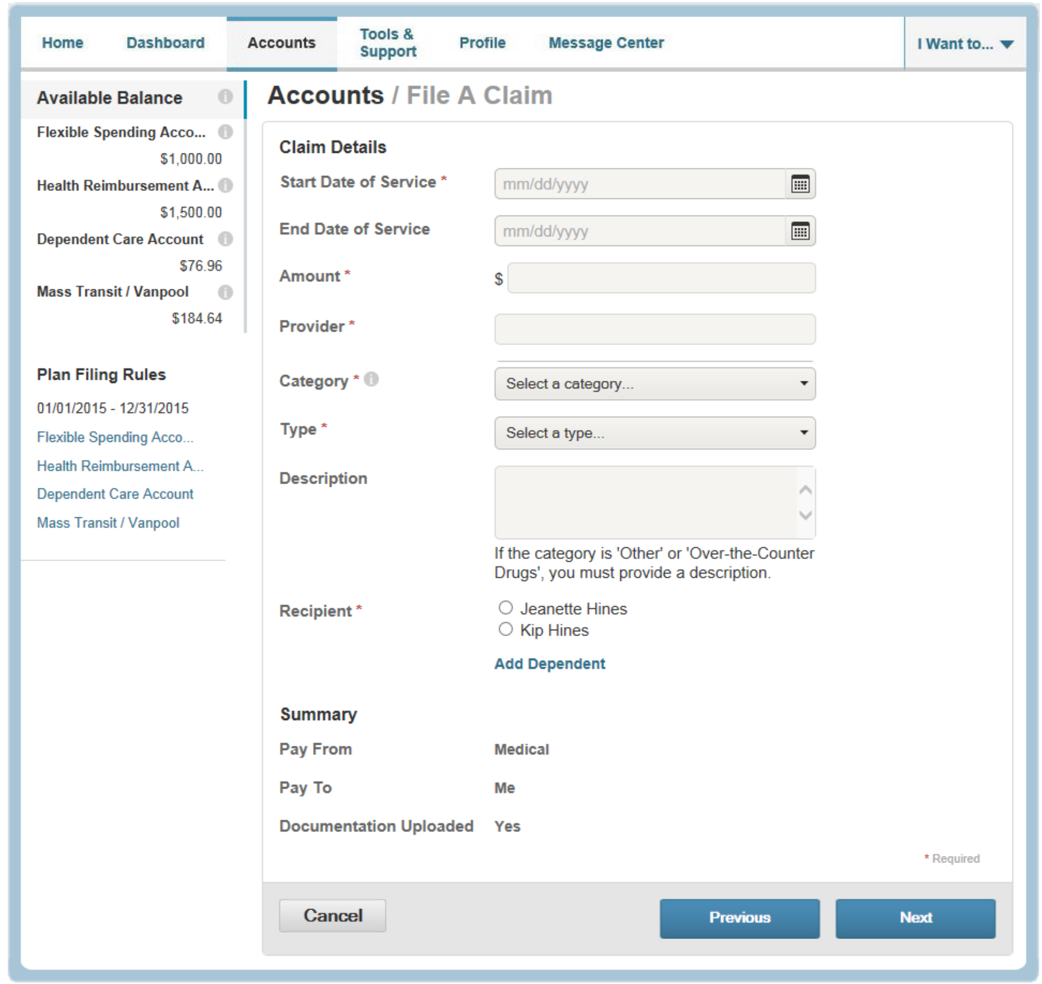
Step 3—Claim Details

Next step is to enter the details of the claim.

You can also add a dependent while on this screen.

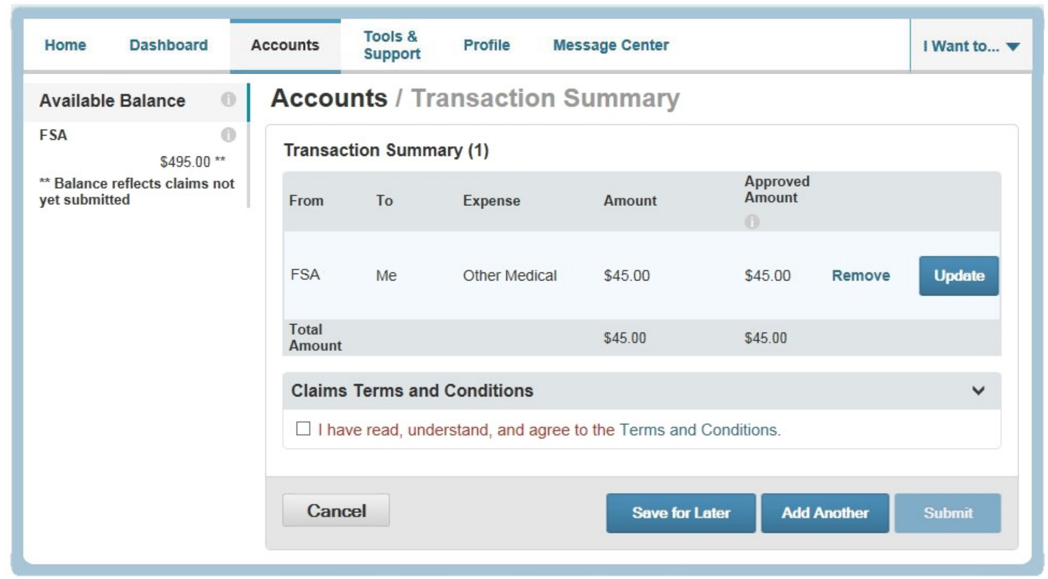


Step 4—Transaction Summary

In the Transaction Summary you will see the overview of the claim that you just entered and if you choose to add another claim directly from this screen, when you return you will see the overviews of all claims that you are currently entering. Once you have entered all your claims and agreed to the disclaimers, you have the option to Submit the claims or save them for later.

If you save claims for later, they stay in your *Claims Basket* while you scan receipts, add more claims, etc. Return to the claims basket by clicking on the shopping cart icon in the upper right corner of any page.

If your session times out or you log out of the portal, the basket is automatically emptied.



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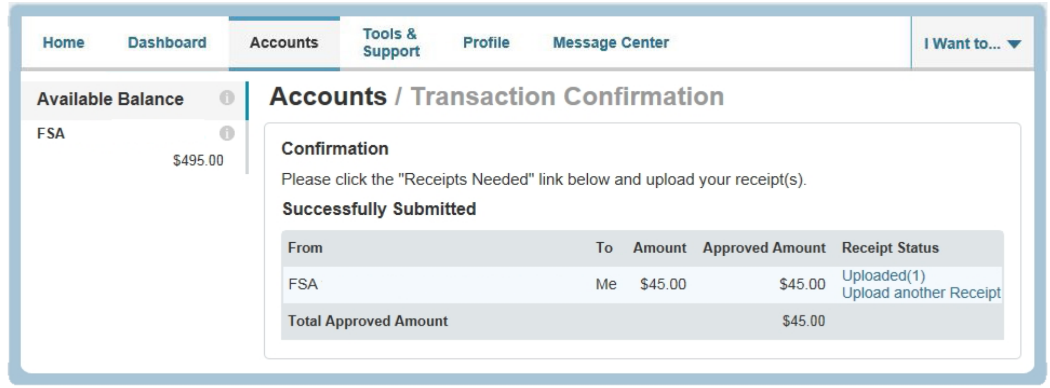
Step 5—Confirmation

After you have submitted your claims, you will see a confirmation page.



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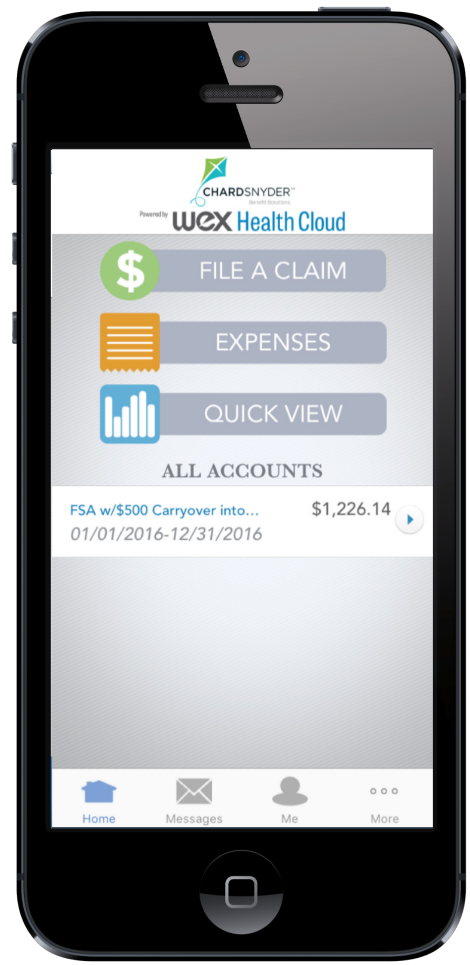
Mobile Access

Download the Chard Snyder Mobile app from your App Store.

You can:

- **View your plan balance**
- **Submit a claim**
- **Submit receipts**
- **Receive claim confirmations or denials**
- **View details of specific transactions**
- **Be reminded to submit receipts**

Sign up for Text Alerts under the Message Center Tab. Click on *Update Notification Preferences*.



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Help Available

Website:	www.chard-snyder.com FAQs, Legislation Updates, Plan Explanations, Tax Forms, Using Brochure, Discounts Also, access your account through the website and see your current personal account information as well as an eligible item list and any updates.
Email:	askpenny@chard-snyder.com
Phone:	513.459.9997 or 1.800.982.7715
Also:	Facebook for tips and updates Chard Snyder mobile app

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