



QUICK GUIDE TO YOUR FLEXIBLE SPENDING ACCOUNT

Your tomorrow, today

It's So Easy to Use Your Flexible Spending Account

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

How do These Plans Work?

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

With tax-free dollars, \$100 put into 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.

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.

Limited Flexible Spending Account

If you are enrolled in a High Deductible Health Plan and eligible for a Health Savings Account, you may enroll in a Limited Flexible Spending Account during your open enrollment period. This account helps you save on vision and dental care expenses not covered by insurance.

If You or Your Spouse Have a Health Savings Account...Read This

If either you or your spouse are contributing to in a Health Savings Account (HSA), you must have a \$0 balance in an FSA...even during a runout or grace period. You may not contribute to both. You may enroll in a limited healthcare account if one is available. A limited healthcare account will allow you to claim dental and eyecare expenses. You may also enroll in or continue to use a dependent care account.

Benny® is Retiring

As they expire, the Benny® prepaid benefit card will be replaced by the Chard Snyder Benefit Card. The new Benefit Card will work exactly the same as Benny. The only difference is a new look.

If you currently have Benny, your cards will be good until the expiration date shown on the front. You will receive your new Benefit Cards just before Benny expires.



Changing Your Election

Federal regulations do not allow you to change the amount of money you decide to have deducted for your FSA except 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 required paperwork.

Using your Chard Snyder Benefit Card



Using Your Chard Snyder Benefit Card

You can usually pay for eligible expenses with your Benefit Card and in most cases no follow-up will be required. But 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 your Benefit Card:

1. **Use** your Benefit Card to pay a store or provider
2. **If you have** enough money in your account and you are purchasing eligible merchandise, the amount of those purchases will be deducted automatically from your account. Use your card to pay for services after you receive an Explanation of Benefits (EOB) from your insurance company. The charges provided at the time of service may not reflect any discounts negotiated on your behalf.
3. **Save** your receipts to verify that all 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

How to Verify or Repay Your Ineligible Expense

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

Verify the expense (Substantiate)

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

Repay the expense (Use ONE of the following methods)

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

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

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.

You May Add a PIN to Your Chard Snyder Benefit 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 866.898.9795 to set up a PIN for your Benefit Card

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



800.982.7715 www.chard-snyder.com



Use the Benefit Card or Submit 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** to your account
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 a Claim Online

Save postage and time by filing your claim online.

1. **Scan** your receipt and save it in one of the following formats: JPEG (.jpg), GIF (.gif), or PDF (.pdf)
2. **Log in** to your Chard Snyder account
3. **Choose** *File a Claim* in the *I Want To...* section
4. **Select** an account from the *Pay From* drop down. Click *Next*
5. **Enter** your claim information including the date range and amount. The date range must not extend over more than one calendar month. If your expenses occurred over more than one month, submit separate claims for each month
6. **Read** *Terms & Conditions* then click that you have done so
7. **Click** *Submit* or *Add Another*

Submitting a Paper Claim Form

If you are submitting a paper claim, follow the steps below.

1. **Complete** a claim form
2. **Make** a copy of your completed claim form and send it with a copy of your receipt (if available)

FAX: 513.459.9947 or 888.245.8452

EMAIL: askpenny@chard-snyder.com
(maximum email size including attachments is 7MB)

MAIL: Chard Snyder, 6867 Cintas Boulevard, Mason, OH 45040

Don't Forget

All receipts, Explanation of Benefits (EOB) and invoices must include:

- **Date of service (during the plan year)**
- **Provider's name**
- **Name of person receiving the service**
- **Description of service or product purchased**
- **Amount you must pay**

The following may not be used to verify an expense:

- Canceled checks
- Handwritten receipts
- Credit card receipts
- Previous balance receipts

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

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.

Remember

A valid receipt must include both the actual date and type of service you received, the provider's name and the amount you must pay

Check Your Plan's Deadlines for Submitting Claims

Special Rules for Dependent Daycare

- 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
- 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
- If parents are divorced, 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
- You may only be reimbursed for the amount you have available in your account at the time of your claim
- 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 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.

How to Log In to Your Account

Chard Snyder Online Portal - www.chard-snyder.com

1. **Click** the *Login* button in the upper right corner of the page
2. **Go** to Employees in the blue area and **Click** *ACCESS YOUR FSA, HRA, HSA ADVANTAGE, COMMUTER ACCOUNT(S)*
3. **Enter** your social security number (no dashes), Employee ID number or Username, if you have already created a unique username, on the left side **even if you are a 'New User'**
4. **Enter** your password. If this is the first time you have logged in, your password is the last four digits of your social security number or your Employee ID

Chard Snyder 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

Updating Personal Information Online

1. **Log in** to your account.
2. **Click** on your name in the upper right corner to open the drop down
3. **Select** *Profile Summary*
4. **Click** appropriate links (in blue) to Update Profile, Add Dependent, Add Beneficiary

Email questions to
askpenny@chard-snyder.com

Online Tools to Help You

Manage Your Plan from Anywhere

Chard Snyder offers a variety of tools so you can manage your plan anywhere you happen to be.

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
- Review transaction details
- Pay your service provider
- Submit claims for your FSA or reimburse yourself from your HSA
- See the status of claims
- Submit receipts
- Use your smartphone to scan items to see if they are eligible

It's free from your app store.

Information about using the mobile app is located throughout these instructions.

Website

Go to the Chard Snyder website to easily find information about your plan.

You can:

- Check your balance for any plan
- Review transaction details
- Access forms
- Submit claims
- See the status of claims
- Check if your expense is eligible
- See educational videos
- Access account statements and tax documents
- Report lost benefit cards or request additional cards

Information about the website is located throughout these instructions.

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
- A Benefits Card transaction has been processed

Askpenny@chard-snyder.com

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

Live Chat

Live Chat is convenient, simple and allows you to multi task. With a click of your mouse, you can start chatting with one of our customer service representatives.

- Ask questions about how your plan works
- Check whether you can use your plan for specific items or services
- Get other help regarding the details of your account

Anything that you might call in or email about, you can also take care of using live chat.

Representatives are available to chat M-F, 8 am - 5 pm ET.



Provide your email address or cell phone number to your account profile to receive confirmations and alerts concerning your flexible spending account.



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