

The Chard Snyder Flexible Spending Account

What is a Flexible Spending Account?

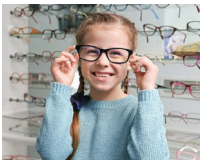
A Flexible Spending Account (FSA) can help you save money for healthcare and/or dependent care items and services for yourself and your family. FSA funds are deducted from your paycheck before taxes, so the money deposited into the account is **tax free** which **saves you money**.

You may save **up to 40%** on your healthcare or dependent care costs.

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



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.

What are 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 expenses:

Health FSA

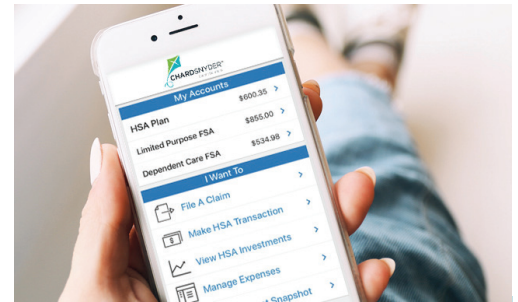
Deductibles	Medical Services	Dental Treatment	Acne Medicine
Hospital Services	Vaccines	Chiropractor	Menstrual Care
Prescriptions	Contact Lenses	Sunscreen	OTC Medications
Copays	Orthodontia	Thermometers	Baby Monitors
First Aid Kits	Physical Exams	Physical Therapy	Coinsurance

Limited-Purpose FSA

Dental Visits	Eye Exams	Orthodontia
Dental Surgeries	Eyeglasses	Teeth Cleanings
Fluoride Treatment	Contacts	Dental/Vision Copays

Dependent Care FSA

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



The Chard Snyder Mobile App



Manage your FSA on the go, anywhere, anytime

Features

- Submit FSA claims with receipt images using your phone's camera
- View account balances and transaction details
- Enable Face ID or Touch ID for easy, secure access
- Catalog past and current receipts using your phone's camera
- Scan any product for eligibility using your phone's camera (*Plan restrictions may apply*)

Download from the App Store or Google Play





Chard Snyder helps you get the most out of your FSA benefit.

Am I Eligible for an FSA?

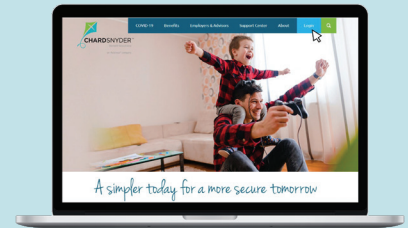
To maximize savings, you can enroll in a dependent care FSA with either a health FSA or a limited-purpose FSA. You are not eligible to be enrolled in both a health FSA and a limited-purpose FSA. If you are contributing to a Health Savings Account (HSA), you are not eligible for a health FSA but can enroll in a dependent care FSA and/or a limited-purpose FSA.

How Do I Access My FSA Funds?

The Chard Snyder Benefit 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 IRS guidelines under the FSA plan.

The Chard Snyder Benefit 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 care or limited-purpose FSA. Plan restrictions may apply to your dependent care amount, and some providers may not accept the benefit card.

You can also file a claim on the Chard Snyder Mobile App or your online account.

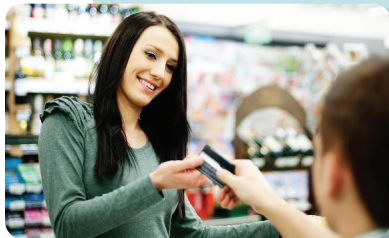


Chard Snyder Website

www.chard-snyder.com

Once you've enrolled, access your Chard Snyder FSA online account from the website home page by clicking on the blue *Login* tab at the top right of the page.

The Chard Snyder Benefit Card



- Convenient way to pay for eligible expenses directly from your FSA
- Works like a debit card
- Connect with your mobile wallet for contactless payments
- Your card is valid for 5 years
- Save your receipts

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

Why Do I Need to Save My 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.)*

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Chard Snyder Participant Services

Our Participant Services team is here to help answer questions you may have about your FSA. Contact us via Live Chat on the Chard Snyder website or give us a call.



800.982.7715 www.chard-snyder.com