

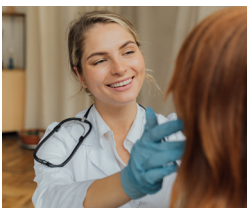
The Chard Snyder Healthcare FSA

What is a Flexible Spending Account?

A Flexible Spending Account (FSA) can help you save money for healthcare 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 costs.

What is a Healthcare FSA?



A **healthcare 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.

What are Healthcare 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 shows examples of eligible and ineligible expenses:

Eligible Expenses

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

Ineligible Expenses

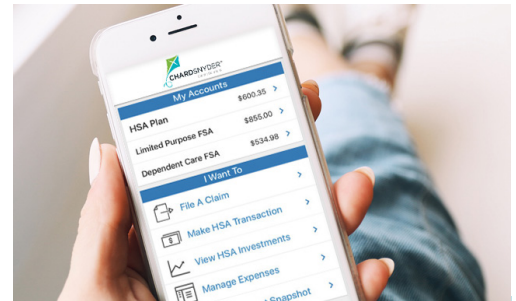
Massage	Household Help	Cosmetics
Nutritional Supplements	Deodorant	Hair Removal
Teeth Whitening	Maternity Clothes	Face Lifts
Appearance Improvements	Funeral Expenses	One-a-day Vitamins

What else is considered an eligible expense?

Visit the [Chard Snyder website](#) for more resources on eligible items and services under your plan.

How much would you save on taxes with an FSA?

Visit the [Chard Snyder website](#) to complete our Tax-Savings Calculator.



The Chard Snyder Mobile App



Manage your FSA on the go, anywhere, anytime

Features

- Submit healthcare 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 a Healthcare FSA?

If your employer offers a healthcare FSA, you may enroll unless you are enrolled in and contributing to a Health Savings Account (HSA).

How Do I Access My Healthcare FSA Funds?

The Chard Snyder Benefit Card provides an easy, convenient way to use your healthcare 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 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 healthcare FSA.

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

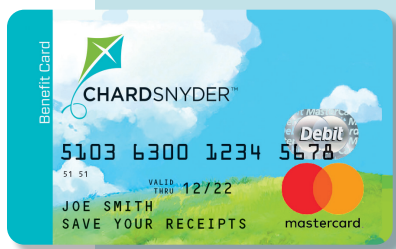


Chard Snyder Website

www.chard-snyder.com

Once you've enrolled, access your Chard Snyder healthcare 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 Chard Snyder Mobile App for contactless payments
- Your card is valid for 5 years
- Save your receipts

Do you still have the red Benny prepaid benefit card? You may use it until the date shown on the front. You will receive the new Chard Snyder Benefit Card just before your Benny card expires.

Why Do I Need to Save My Receipts?

The IRS requires Chard Snyder to confirm that you used healthcare 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.)*



Chard Snyder Customer Service

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



800.982.7715 www.chard-snyder.com