



FLEXIBLE SPENDING ACCOUNT



Your tomorrow, today.

Open a Flexible Spending Account To Save 25-40% on Healthcare and Dependent Daycare Expenses

With a Flexible Spending Account (FSA), you pay for eligible expenses with tax-free dollars. You won't have to pay federal, social security or most states' taxes on the money you put into the plan.

It's so Easy to Use Your Flexible Spending Account

If you use the Benny® prepaid benefits card, you can pay for many expenses without cash. Or you can pay for your expenses and submit a claim using the mobile app, email, fax, U.S. mail or through the website. Most reimbursements are received within two weeks depending on your plan's payment option.

Use the Chard Snyder mobile app or website any time to check your current balance, see the status of a claim or review the history of your account.

Get the Most From Your Flexible Spending Account...Plan Ahead to Save

You will want to plan ahead to save the most you can. Follow these steps:

1. Check your plan rules for possible claims deadlines
2. Use the Annual Expense Estimate Worksheet on the back of this brochure or on our website to help you plan
3. Review the lists of eligible healthcare expenses
4. Total what you paid last year for eligible expenses for each plan
5. Write down any new expenses you are sure of for the new plan year. Include new glasses, prescriptions, orthodontia, or another family member needing daycare, etc.
6. The total for each plan helps you decide how much to put into your accounts



Use the Tax-Savings Calculator on Our Website

Eligible healthcare and dependent daycare expenses are exempt from federal income and social security taxes as well as most state income taxes. Your tax savings will vary based on your tax bracket.

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Email questions to askpenny@chard-snyder.com

Search Thousands of FSA Eligible Products Online

\$10 OFF
Code: **CSC** at checkout



www.chard-snyder.com/product-partners/fsastore.html
One coupon per customer



Save Your Receipts!

No matter how you submit a claim, the IRS requires that you prove it was for an eligible expense. You may be asked to send us a receipt, Explanation of Benefits (EOB), or bill as proof. Your proof must provide the date of the expense, a description of the item or service, the name of the store or provider and the amount you paid. Your expense must have occurred during the time period covered by your plan.

Your Healthcare Flexible Spending Account

Save on out-of-pocket healthcare expenses for you and your family. 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 plan like an interest-free loan for expenses such as glasses, contact lenses, dentures, orthodontia, oral surgery, tooth implants or LASIK surgery. The tax-free money withheld from your check helps you pay for big expenses painlessly.

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 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.

Examples of Eligible Healthcare Account Expenses

Acupuncture	Fluoridation treatments	Physical therapy
Alcoholism / drug addiction treatment	Guide dog	Pre-existing conditions
Artificial limbs	Hearing aid / batteries	Prescriptions
Artificial teeth	Hospital services	Private hospital room
Braille books / magazines	Insulin	Psychiatric care (prescribed)
Childbirth classes	Laboratory fees	Reading glasses
Chiropractors	LASIK surgery	Sales tax (on eligible expenses)
Co-insurance / co-pays	Learning disability	Smoking cessation (prescribed)
Contact lenses / solution	Medical monitoring devices	Speech training
Crutches	Medical services	Transplants
Deductibles	Operations / surgery	Vaccines
Dental treatment	Optometrist	Weight-loss (prescribed)
Denture adhesives	Orthodontia*	Wheelchair
Eye exams / eyeglasses	Osteopath	X-ray fees
Fitness classes (prescribed)	Physical exams (non-employment)	

* Find our brochure titled *Save on Orthodontia With a Flexible Spending Account* on our website for a complete explanation of how orthodontia claims are paid.



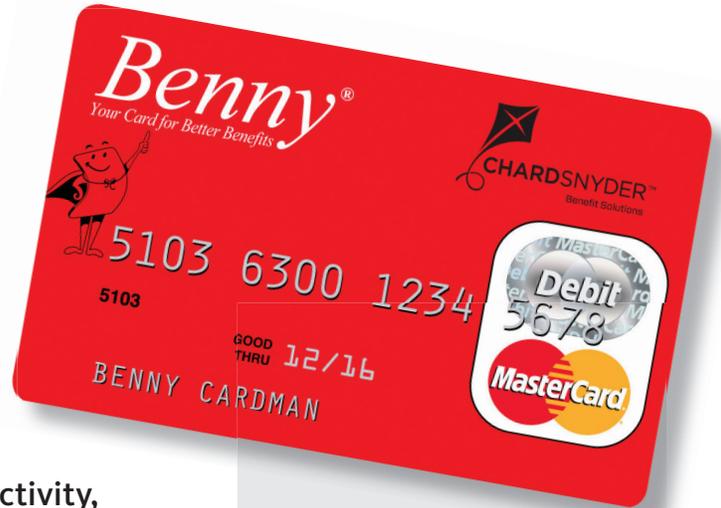
Find the
*Using Your
Flexible Spending
Account*
brochure at
www.chard-snyder.com
for complete details



Use our Mobile
App to Stay
Up-to-Date
Wherever You Are

It's Easy to Manage Your Account

Chard Snyder offers you the tools you need to make using your Flexible Spending Account easy. Benny lets you pay without taking cash from your pocket. And you have online access to your account on the road or at your home computer. The secure online access lets you see your account activity, manage your personal profile, access forms and read messages... the information you need, when you need it.



Benny Prepaid Benefits Card Helps You Save Money

See the list of stores that accept Benny at www.chard-snyder.com.

Don't throw away your Benny...you can use it for up to five years. There is an expiration date on the front of your card.

Your healthcare election will be available on the first day of your plan year.

New participants will be mailed a set of two cards in their name.

Pay for Eligible Expenses With Benny...No Cash Required!

Benny® is smarter than the average card and recognizes many eligible expenses such as doctor's office visits, prescriptions and emergency room visits. Benny helps you stay within IRS rules by allowing purchases only at locations that provide eligible services or merchandise. Benny even knows which items are eligible at most places that sell over-the-counter healthcare merchandise. Using Benny means you can keep your cash in your pocket for other things. You'll receive two cards, one for you and one for another family member.

Use Our Mobile App and Stay Up-To-Date Wherever You Are

Use your iPhone®, Android® or tablet device to access your account balance anywhere. See specific transaction details and submit healthcare claims and receipt images, plus, choose the text alerts you want to receive. You'll know when claims are confirmed or denied and when receipts are needed to support your claim.



Look for this Envelope

Be on the lookout for this envelope in the mail. It will say **Your New Employee Benefits Materials Are Enclosed – Please Open Immediately!** Your cards are enclosed.

Your Dependent Daycare Flexible Spending Account Can Save You Hundreds of Dollars

Are you paying for the care of dependent children under the age of 13 or dependents of any age who are unable to care for themselves? Now you can pay for your dependents' daycare while you are at work or school and save 25-40% in taxes on every dollar.

Just enroll in the plan during your benefits open enrollment period and choose the amount you want to put aside for daycare. The annual maximum a household may set aside is \$5,000. Married couples filing singly may each set aside up to \$2,500. Divorced couples should check the FAQs on our website for special rules.

Tax-free money from your paycheck will be added to your dependent daycare account balance. You pay your daycare provider and then submit a claim for reimbursement. The plan works like a checking account in that you may only be reimbursed for the amount you have in your account at the time of your claim. If your claim is for more than the balance in your account, the rest of your claim will be paid when more money is added.

Examples of Eligible Dependent Daycare Expenses

Choose the care that best suits your situation:

- In-home babysitter
- Nursery school
- Daycare center
- Summer day camp
- Outside babysitter
- Elder custodial care
- Latchkey program
- Elder daycare



Important Points

You save 25-40% because you don't pay federal, social security or most states' taxes on the money you spend for daycare.

Choose your amount carefully. Once you are enrolled you cannot change it unless you change daycare providers, you have or adopt a child, or your child turns 13.

Services must be provided while you and your spouse are at work or attending classes as a full-time student.

Services must be provided during the current plan year. Your plan year is explained in your enrollment materials.

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



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Healthcare Account Annual Expense Estimate Worksheet

	Actual Expenses Last Year	Estimated Expenses New Year
MEDICAL		
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Co-pays / expenses		
Prescriptions	\$ _____	\$ _____
Physician visits	\$ _____	\$ _____
Hospital visit co-pays / expenses (including Emergency)	\$ _____	\$ _____
Laboratory / testing expenses	\$ _____	\$ _____
Deductible expenses	\$ _____	\$ _____
Over-the-counter items (medicines require a prescription)	\$ _____	\$ _____
VISION		
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Eye examination	\$ _____	\$ _____
Eyeglasses	\$ _____	\$ _____
Contact lenses and solution	\$ _____	\$ _____
LASIK surgery	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
HEARING		
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Hearing examination	\$ _____	\$ _____
Hearing aid	\$ _____	\$ _____
DENTAL		
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Co-pays / expenses		
Dental visits	\$ _____	\$ _____
Fillings	\$ _____	\$ _____
Major work (root canals, crowns, dentures, etc.)	\$ _____	\$ _____
Orthodontia (braces)	\$ _____	\$ _____
Deductible expenses	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
Total annual amounts	\$ _____	\$ _____

Dependent Daycare Account Annual Expense Estimate

CHILD DAYCARE *

Full-time daycare (per week)

Child one \$ _____

Child two \$ _____

Part-time daycare (per week)

Child one \$ _____

Child two \$ _____

1. Estimate the cost per week for each category of care
2. Calculate the annual cost (weekly full-time daycare plus weekly part-time daycare X number of weeks per year)
3. Total amount \$ _____

*Child must be less than 13 years of age.

DISABLED / ELDER DAYCARE*

Caregiver
monthly cost \$ _____

Multiply monthly
cost times number
of months
estimated \$ _____

* Daycare provided for a dependent of any age who requires assistance with the basic tasks of daily life due to physical or mental challenges.



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