



Using Your Flexible Spending Account

Congratulations! You've taken that important first step and enrolled in your company Flexible Spending Account. Now that you have this new tool, you'll want to use it to your family's best advantage.



3510 Irwin Simpson Road
Mason, OH 45040
TEL: 513.459.9997 | 800.982.7715
FAX: 513.459.9947
Email: askpenny@chard-snyder.com
www.chard-snyder.com

Get the most out of your FSA

The money you put in your healthcare or dependent day care account is there for your use when you have a qualified expense. Remember, your entire healthcare balance may be used any time, but dependent day care claims must have available funds in the account at the time they are submitted.

Using your Benny™ prepaid benefits card at the doctor's, dentist's or optical office

- Many doctors, dentists and eye care professionals will allow you to use your Benny™ prepaid benefit card like a credit card to pay for services
- Standard co-pay amounts will not require follow-up by you
- Dental, optical, hospital and testing claims however, often require follow-up as these services can be for cosmetic procedures which are not qualified expenses under a Flexible Spending Account
- If you receive a letter from Chard Snyder, send a copy of your receipt along with a copy of the letter to Chard Snyder, 3510 Irwin Simpson Road, Mason, OH 45040 or fax it to 513.459.9947 or 888.245.8452.



Using your Benny™ prepaid benefit card at the store

The easiest way to pay for qualified expenses is with your Benny™ prepaid benefit card at the cash register of a store that can identify FSA-eligible items at the checkout:

- Tell the cashier you want to pay for your FSA-eligible items with Benny™ and pay for any other purchases a different way
- Give the cashier your Benny™ prepaid benefit card
- If there are sufficient funds and at least some of your purchases are eligible, the amount of those purchases will be deducted automatically from your account and payment will be electronically transferred to the provider/merchant
- In most cases no further follow-up is required
- Save your receipts. Benny™ has a very high approval rate but you may be asked to submit some receipts to verify that your expenses comply with IRS guidelines. Your receipt must show the merchant or provider name, service received or item purchased, date and amount of the expense

How to log in to your account

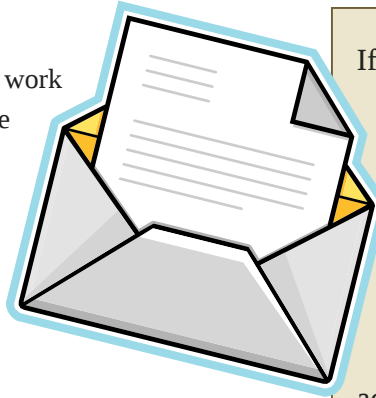


1. **Go to** www.chard-snyder.com
2. **Click My Account Login.** Select the Enhanced Login option
3. **Enter** your Social Security Number (no dashes) or Username if already created (use Employee ID only if directed to do so)
4. **Enter** your Password. If this is the first time you have logged in, your password is the last four digits of your Social Security Number. You will be asked to change your password as you log into the system the first time

Submitting a paper claim form

If you have forgotten your card, or it doesn't work for any reason, you can still use your Flexible Spending Account by filing a paper claim form.

- Make your purchase and keep your receipt
- Complete a claim form, available at www.chard-snyder.com
- Make a copy of your completed form and send it with a copy of your receipt:
FAX: 513-459-9947 or 888-245-8452,
EMAIL: askpenny@chard-snyder.com or
MAIL: Chard Snyder, 3510 Irwin Simpson Road, Mason, OH 45040



If you have given us your email address, you will receive a confirmation by email when we enter your claim and again when payment is sent. You will receive your payment by direct deposit into your personal bank account. If we do not have a bank account on file for you, you can add it by logging in and going to the Profile menu and choosing Update Profile.

TIP:

It is important that we have your email address to send quarterly statements as well as instant notifications when we process and reimburse your paper and online claims. If you change your email address, log in to your account, click on Profile, and enter your new email under Update Profile, or send your email address to us at askpenny@chard-snyder.com. You may contact our Customer Service department (513-459-9997 or 800-982-7715) and we will enter it for you.

If you have any questions or need assistance, please send an email to askpenny@chard-snyder.com or call: 800-982-7715; Cincinnati area, 513-459-9997.

Submitting an online claim

Save postage and time by filing your claim online.

- Scan your receipt and save it in one of the following formats: Microsoft Word (.doc), Adobe Acrobat (.pdf), JPEG (.jpg), Bitmap (.bmp), GIF (.gif)
- Log in as usual (see instructions)
- Hover your pointer over *My Account* in the black menu bar across the top of the page
- Choose *New Claim*
- Enter your claim information. Be sure to enter your requested reimbursement dollar amount in the *Requested* field
- When all fields are complete, click the *Upload* button to attach your receipt to your claim. Be sure to upload the correct receipt file, as attaching the wrong file will delay your payment
- Click the *Submit* button
- Print the Claim Confirmation Receipt page for your records

Don't Forget!

All receipts/bills must include a date of service during the plan year, type of service, the providers' names and the cost in order to be eligible for reimbursement. We will approve or deny the claim and you will receive either reimbursement or notification of why the claim was denied and what you must do to get the claim approved.

Save on all these healthcare expenses...

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

Plus, over-the-counter items...

You may use your Flexible Spending Account to purchase over-the-counter items that are not considered a drug or a medicine such as bandages, carpal tunnel wrist supports, blood pressure monitors, contact lens solution, etc.

Effective January 1, 2011, Flexible Spending Account money may be used to purchase over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup only with a prescription from your doctor. A copy of the prescription for over-the-counter medications is required once a year for claims payment.

A current list of eligible items may be seen at www.chard-snyder.com.

Save on dependent day care, too

Day care for your dependents under age 13 and living in your household more than 50% of the year	Care for your spouse and dependents who, for physical or mental reasons, cannot care for themselves	After-school program fees, except for overnight activities such as trips to remote destinations
--	---	---

Expenses must be incurred while you and your spouse are working, or your spouse is a full-time student and/or actively looking for employment.

Changing your election

Federal regulations do not allow you to change the amount of money you decide to have deducted for your FSA except for certain 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 day care costs change

You must notify your employer within 30 days of any of the life changes listed above. Human resources will help you complete any required paperwork to make your benefits changes.

What happens when you leave your job or become ineligible for the benefit?

If you leave your current place of employment or lower your hours and become ineligible for the plan, you will still have a certain period of time to submit claims for services or items purchased before you became ineligible. Ask your human resources department for the period of time allowed for these claims under your plan's run-out rules.

Any money remaining in your account at the end of your run-out period is lost.

If you choose to elect COBRA for your healthcare FSA, you will be required to continue to put the same amount of money in the account every month after-tax as you put in before-tax before you left your position. Using COBRA to continue a healthcare FSA can be a way to use the balance in your account for eligible expenses you incur following your termination of employment.

TIP:

A complete list of eligible and ineligible expenses is available at <http://www.chard-snyder.com/H CET.asp>. The password is csa4582.