Get the most out of your FSA,
Here’s how...

The money you put in your healthcare or dependent 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 care claims must have available funds in the account at the time they are submitted.

Using your Benny™ prepaid benefits card at the store

The easiest way to pay for qualified over-the-counter and prescription expenses is with your Benny™ prepaid benefits 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 benefits 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 the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment
- In most cases no further follow-up is required
- If you have a Limited FSA, your card may only be used for dental and vision expenses.
- 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.

Using your Benny™ at the doctor’s, dentist’s or optical office

- Many doctors, dentists and eye care professionals will allow you to use your Benny™ prepaid benefits 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 approved 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 1-888-245-8452.

It is important that we have your email address to send quarterly reminders as well as instant notifications when we enter your paper claim into our system and again when we pay your paper claim. If you change your email, log in to your account and enter your new email on the About Me page, or send your email address to 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.
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
- Copy the claim form and send with a copy of the receipts by FAX, 513-459-9947 or 888-245-8452; EMAIL, askpenny@chard-snyder.com or MAIL, Chard Snyder, 3510 Irwin-Simpson Road, Mason, OH 45040

Submitting an online claim form

- Log in as usual
- Click Claims at the top of the screen
- Choose Submit a Claim from the drop down box that appears
- Select the Plan Year and Account for the plan for which you wish to submit the claim
- Complete the claim information
- Click Save and Close
- Review the details of your claim
- If you need to make corrections, click Claim No
- Once your claim is complete, click Save and Close
- Click Submit and Print Claim Form
- Sign and date the claim form
- Copy the claim form and send with a copy of the receipts by FAX, 513-459-9947 or 1-888-245-8452; 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 paper claim into our system and again when payment is sent. You will receive your payment either by direct deposit into your personal bank account or by check through the US mail.

Special tips for Dependent Care users

Dependent care plans may or may not allow the use of the Benny™ prepaid benefit card. Check with your Human Resources office.

If your dependent care claim stays exactly the same from week to week, we suggest that instead of submitting a paper claim form, you submit the Dependent Care Recurring Expense form, available on our website. This form may be submitted one time for the entire plan year or until you change your provider or the charge for your dependent care varies.

Please have your day care provider sign the bottom of the form in lieu of submitting a receipt/bill when sending this claim in for approval:

- Please allow 24 hours for claims to be entered into our claims system. Be sure to enter your email address on the “About Me” page if you would like to receive email notifications when your claims are entered into our system.

Don’t Forget!

All receipts/bills must include the date of service, 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.

If you have any questions or need assistance, please send an email to askpenny@chard-snyder.com or call: toll free, 800-982-7715; Cincinnati area, 513-459-9997.
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 reasons 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 is overage and no longer a student
- Your spouse gains or loses eligibility for a plan through their employer

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 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 unless you elect to continue the plan under COBRA. If you choose to elect COBRA for your 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 an FSA can be a way to use the balance in your account for eligible expenses you incur following your termination of employment.

Save on all these health expenses...

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

Plus, over-the-counter items...

Antacids
Allergy medicines
Anti-diarrhea medicines
Antiseptics
Bandages
Carpal tunnel wrist supports
Cold/Hot packs for injuries
Condoms
Contact lens solution
Cough drops/throat lozenges
First aid cream
First aid kits
Gauze pads
Hemorrhoid cream
Incontinence supplies
Laxatives
Motion sickness pills
Menstrual pain relievers
Nasal sinus spray
Nicotine gum
Pain relievers
Pedialyte children’s medicine
Pregnancy test kits
Rubbing alcohol
Sinus medications
Smoking cessation patches
Sunburn ointment
Thermometers
Visine and eye products
And more!

Save on Dependent 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 over-night activities such as trips to remote destinations.

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

TIP: A complete list of eligible and ineligible expenses is available at http://www.chard-snyder.com/HCET.asp. The password is csad582