



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 | 888.245.8452
askpenny@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 an approved 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.

Submitting a paper claim form

To file a paper claim form:

- Make your purchase and keep your receipt
- Complete a claim form, available at www.chard-snyder.com
- Make copies of your completed form and receipts
- Send the copies to Chard Snyder

FAX: 513-459-9947 or 1-888-245-8452

EMAIL: askpenny@chard-snyder.com (can be .pdf format or scanned attachments)

MAIL: Chard Snyder, 3510 Irwin-Simpson Road, Mason, OH 45040



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 of 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 may change your password once you have logged in by going to the *Profile* menu.



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

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 either by direct deposit into your personal bank account or by check through the US mail.

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 claims. 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.

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.

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 eligible over-the-counter items that are not considered a drug or a medicine such as bandages, wound care, contact lens solution, etc.

Effective January 1, 2011, you may use your Flexible Spending Account to purchase over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup with a prescription from your doctor. Chard Snyder will file the prescription for one year and then you will need a new one.

A list of current 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 over-night activities such as trips to remote destinations.

Expenses incurred while you and your spouse are working, 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 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 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 www.chard-snyder.com.