



# YOUR HSA ADVANTAGE™ REFERENCE GUIDE

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# What is HSA Advantage™ And What Will It Do?



Your HSA Advantage™ account is a way to save tax-free dollars to use for eligible healthcare expenses. And the money you put into your account is there until you spend it. No matter where you are in life.

## How Does the Plan Work?

HSA Advantage works with an IRS-approved High Deductible Health Plan. It allows you to use tax-free dollars to pay your health professional or for eligible out-of-pocket medical costs not covered by your insurance.

## It's Simple

HSA Advantage is a special bank account as described by the IRS. You choose an amount for your employer to deduct from your pay before tax is withheld. That amount is deposited in your account and stays there until you need it. You may save your money for the future and watch it grow or pay for current expenses using tax-free dollars.

## HSA Advantage is for Life

Your money stays with you until you spend it, even if you change employers or stop working. Money used for eligible expenses is always tax free. After you turn age 65, you may use your account to pay for anything as long as you pay the income tax on any dollars not spent on healthcare.

## Your Savings and Money Grow in Multiple Ways

You can stack savings on savings with your HSA. First, you'll save on your healthcare insurance premiums by enrolling in a High Deductible Health Plan (HDHP). Next, the money deposited in your account is tax free and so is the interest it earns. If you choose to invest, your earnings also grow tax free. And when you use your account to pay for eligible expenses, you spend tax free. Even after you retire.

## Whose Expenses May be Paid for With HSA Advantage Money

Use your savings to pay for eligible medical expenses for you, your spouse, and your tax dependents.

Read this information carefully. It will help you use your plan easily and confidently.

## Are You Eligible?

Most people are eligible to open and/or contribute to a health savings account. If all of the following statements are true for you (not requirements for your spouse), you are eligible to enroll in an HSA Advantage account:

- I am not participating in another health plan (spousal plan, individual policy) that is not an eligible High Deductible Health Plan
- My spouse is not enrolled in a healthcare plan (includes any Health Reimbursement Arrangement offered by an employer) that provides me with benefits before I have met the IRS minimum deductible for the year
- There is a \$0 balance in both my and/or my spouse's full healthcare Flexible Spending Accounts during a Grace Period. The plan year for the account(s) is over and there is \$0 balance to carry over to next year
- My health plan does not provide services that require a co-pay before my healthcare plan deductible amount is reached
- I do not receive Medicare benefits of any kind
- I have not received healthcare benefits (other than dental, vision, preventive or for a service-connected disability from the Veterans Administration (TRICARE) within the last three months (including prescriptions)

# The Benny® Prepaid Benefits Card Keeps Your Transactions Simple



Swipe your Benny® at the cash register in stores and at doctors, dentists, orthodontists and optical offices. The card “knows” which items and services are eligible for your plan.

## You Will Receive Two Cards in the Mail

Both cards will show your name. You may sign one and have your spouse or other family member sign the other. Whichever person signs the card becomes the official user of that card.

## Activating Your Card

Call the toll-free number on the activation sticker on the front of your card or visit our website to activate your cards. You can use both cards once the first card is activated – you do not need to activate each of them.

## Keep Your Benny From Year to Year

There is an expiration date shown on the front of your Benny. Keep your card, even after you have emptied your account for the current year. When you enroll next year you may begin to use it to draw on the new balance. You can even skip a plan year and the card will work when you re-enroll.

## If Your Card is Lost or Stolen

Call Chard Snyder directly at 513.459.9997 or 800.982.7715 or log into your account on your mobile or desktop device to report a card lost or stolen as soon as you realize it is missing. We will cancel your current cards and issue replacement cards.

## Don't Forget to Keep Your Receipts

The IRS requires that you keep your receipts or other records for at least three years.



Getting the Most out of Your HSA?  
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One coupon per customer

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# It's Fast to Pay With Your Benny® Prepaid Benefits Card

Use Benny® in so many places and keep your cash in your pocket.

## Using Your Benny Prepaid Benefits Card at a Store

You should pay for eligible expenses with your Benny prepaid benefits card. To pay using Benny:

1. **Swipe** your Benny prepaid benefits card at the checkout
2. **If you have** enough money in your account and you are purchasing eligible items, the amount of those purchases will be deducted automatically from your account
3. **Save** your 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 Prepaid Benefits Card at the Dentist's, Orthodontist's or Optical Office

- The charges provided at the time of service may not reflect any discounts negotiated by your insurance company. Use your card to pay for these services after you receive an Explanation of Benefits (EOB) from your insurance company
- Compare the EOB with your provider's invoice to confirm that you are paying the correct amount. Write your Benny number in the space provided for a card payment on the invoice and send it back to your provider or pay your provider online or by phone
- If your provider requires payment at the time of service, pay a minimum amount and the balance after you receive your EOB

## Over-The-Counter Healthcare Items

- You may use your Benny prepaid benefits card to purchase eligible over-the-counter items that are not considered a drug or a medicine such as bandages or other wound care merchandise, contact lens solution, etc. If your vendor's cash register is programmed to recognize eligible items, such purchases will usually not require further approval
- Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses with a prescription from your doctor. Benny will work for these purchases if the pharmacy rings them as a prescription

## You May Add a PIN to Your Benny Prepaid Benefits Card

You may choose to use your card by swiping it and providing a signature or through the use of a four-digit Personal Identification Number (PIN) at the point of sale.

The use of a PIN is not required to access your funds through the card. Even if you choose to add a PIN and forget it, you may choose *Credit* on the keypad and sign for the charge.

To use your optional PIN number, choose Debit on the keypad and enter your PIN when requested.

Call 1.866.898.9795 to set up a PIN for your Benny prepaid benefits card.

Chard Snyder cannot change or provide a lost PIN number. You must call the phone number provided above for those services.

Email questions to [askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com)



800.982.7715 www.chard-snyder.com



# Why Your Benny® Might Stop Working And What to Do About It

Follow the rules to keep your Benny® working for you every time you need it.

If you have HSA Advantage and a Limited or Dependent Daycare Flexible Spending Account, the IRS requires that you prove your FSA card swipes are for eligible expenses or your card can be suspended or “stopped.”

Benny is programmed to recognize many eligible Flexible Spending Account expenses and when your card swipe matches an eligible expense, all is well.

When there is no match, such as with many dental and vision expenses, the IRS requires Chard Snyder to let you know that proof is required of your expense.

And if you don't provide the information, the IRS requires us to stop the use of your card. If your card is stopped for an unproven Flexible Spending Account expense, it will no longer work for HSA Advantage either.

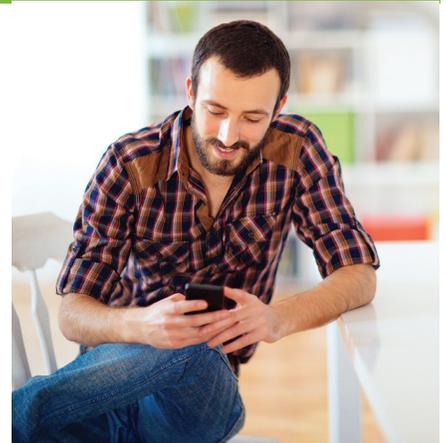
No one wants this to happen. So here's how to keep your card working:

1. When Benny cannot confirm a payment was for an eligible expense, you will receive a letter or email from Chard Snyder. It will tell you the name of the provider, the date the card was used and the amount that was paid and will ask that you send in proof of what you paid for
2. You should send in a copy of an Explanation of Benefits (EOB) or itemized invoice to support your claim
3. If your card has already been stopped and your expense is not eligible, sending in a check for repayment or receipts for other eligible items will allow it to work again. Until you repay the swipe or provide proof of eligible expenses, your debit card will remain suspended. To get your card working again:

You may reimburse the payment that was made when you swiped your Benny by sending a check for the amount of the swipe to Chard Snyder along with a copy of the letter you received

or

You may send copies of other receipts, Explanation of Benefits (EOB) or invoices sufficient to cover the amount of the ineligible expense. Include a copy of the letter you received from Chard Snyder



## Proof of Your Expense

All receipts, EOBs and bills must include:

- A date of service during the plan year
- The type of service or product purchased
- The provider's name
- The amount you must pay

The following may not be used to verify an expense:

- Cancelled checks
- Handwritten receipts
- Your card transaction receipts
- Previous balance receipts

If you don't have a receipt, contact the provider or your insurance company. They can usually supply the receipt or an Explanation of Benefits from their files.

Keep your receipts for at least three years.



# How to Log In



## To Access Your Account

1. Go to [www.chard-snyder.com](http://www.chard-snyder.com)
2. Click on the bright blue Login button in the upper right corner of the page
3. Select *ACCESS YOUR FSA, HRA, HSA ADVANTAGE, TRP ACCOUNT(S)* from the Employees section on the left

In most cases, your default user name is your social security or employee ID number without dashes.

Your default password is the last four digits of your social security or employee ID number.

You will be asked to answer security questions and have options to change your user name and password after the first time you log in.



800.982.7715 [www.chard-snyder.com](http://www.chard-snyder.com)





# Online Tools to Help You Manage Your Plan From Anywhere

Use a variety of virtual tools to manage your plan anywhere you happen to be.

## Website

Log in to the Chard Snyder website to easily find information about your plan. You can:

- Check your balance for any plan
- Calculate your annual savings
- Answer questions
- Check if your expense is eligible
- Access forms
- See educational videos
- Find discounts on medical supplies

Information about the website is located throughout these instructions. See the Table of Contents to locate specific topics.

## Chard Snyder Mobile App

Our mobile app offers an additional way to manage your plan. Use your smartphone or tablet to check your balance any time.

It's free from your app store.

Information about using the mobile app is located throughout these instructions. See the Table of Contents to locate specific topics.

## Text Alerts

After you log in to the Chard Snyder website you may choose to receive an automated text message when your HSA Account Summary is available online.

## Email - It's Confidential

Provide your email address to receive a confirmation when we enter your claim and again when your payment is sent. You

will also receive an email to let you know your account statement is ready. If you change your email address you may update it from your computer or mobile device:

- Log in to your account
- Click on *Profile*
- Click *Update Profile* and enter your new email

Your information is protected by Chard Snyder. We do not lend or sell your personal information (including your email address) to any other party.

## Askpenny@chard-snyder.com

Use email to ask questions and receive answers within 24 hours.

## Expense Tracker

- Enter your expenses
- View and print reports
- View by type of service, provider or date range

## Update Beneficiaries

Your HSA Advantage account is part of your estate. You may designate who should receive the balance of the account if something happens to you. To designate or change your beneficiary:

- Log in to your account
- Click on *Profile*
- Click on *Add Beneficiaries*
- Click *View/Update/Remove* to change your beneficiary



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# Example Healthcare Expenses...

## Alternative medicine

- Acupuncture
- Chiropractors

## Dental treatment

- Co-pays / deductibles
- Dentures
- Orthodontia

## Education

- Speech training
- Braille books / magazines
- Learning disability services
- Childbirth classes

## Equipment

- Wheelchair
- Crutches

## Over-the-Counter

- Bandages
- Wound care
- Contact lens solution
- Dental adhesive

## Vision

- Exams
- Glasses / contact lenses
- LASIK surgery

## Prescribed

- Herbal supplements
- Massage therapy
- Medications
- Psychiatric care
- Smoking cessation
- Vaccines
- Weight loss programs

## Travel Expenses

Travel expenses essential to receiving medical care, including going to doctor's offices, clinics, pharmacies, etc. may be reimbursable with proper documentation

## Eligible Premiums

There are some premiums that may be paid using HSA funds. These include COBRA, health plans while you are receiving unemployment benefits and, for people over age 65, any deductible health insurance coverage other than a Medicare supplemental policy.

## For a Full List of Eligible Expenses

Log in to [www.chard-snyder.com](http://www.chard-snyder.com) for a full list of eligible items under Tools & Support/Quick Links/EBIA Health Care Expenses Table. Upon clicking the button, you will be redirected and required to log in using the code **csa4582**.



## What Happens When You Leave Your Job or Become Ineligible for the Benefit?

If you leave your current place of employment or become ineligible for HSA Advantage™:

- You may choose to keep your HSA Advantage account with Chard Snyder. There will be an administration charge of \$4 per month subtracted from your account
- You may continue to make withdrawals for eligible expenses
- You may continue to manage the investments in your HSA Advantage account and draw interest on your balance
- If you enroll in another eligible High Deductible Health Plan, you may continue to make contributions
- There is a \$20 fee if you choose to close your account

**KEEP your receipts with your tax records for the year. You will always be able to find them.**

# Use a Dependent Daycare or Limited Flexible Spending Account With Your Health Savings Account

Pay your vision and dental expenses using a Limited Flexible Spending Account and/or your dependent daycare expenses while you are working when you have a Dependent Daycare FSA. You'll maximize your savings.

## Lower Your Costs on Eligible Vision, Orthodontia and Dental Expenses

The Limited Flexible Spending Account works almost the same as the full healthcare flexible spending account. The difference is that you may only spend your money on dental and vision expenses.

Claims are filed in the same manner as other health flexible spending account claims. Pay with the Benny® prepaid benefits card and you won't even have to file a claim.

You can use it like an interest-free loan from yourself. Spend up to your full annual amount and pay it back over the rest of the year. It's a great way to pay for large expenses.

## Eligible Dental and Orthodontia Expenses

- Dental visits
- Dental cleanings
- Dental co-insurance and co-pays
- Dental treatment
- Dental surgeries
- Dental deductibles
- Orthodontia
- Orthodontia deductibles
- Most non-cosmetic dental procedures

## Eligible Optical Expenses

- LASIK surgery
- Radial keratotomy
- Eye exams
- Contact lenses
- Eyeglasses

- Prescription sunglasses
- Optical surgeries
- Optical deductibles
- Optical co-pays
- Optical co-insurance
- Most non-cosmetic optical procedures

## Daycare for Children and Elders

You may use the dependent daycare account for your natural, adopted and foster children who have not reached their thirteenth birthday. Dependents who cannot care for themselves are also eligible regardless of age. All dependents must live with you for more than half the year.

Services must be provided while you and your spouse are at work, looking for work or attending classes as a full-time student. Services must be provided during the current plan year.

## Eligible Dependent Daycare Expenses

Under the dependent daycare flexible spending account, payments made to your tax dependent under the age of 19 or your spouse are not eligible expenses. The following are examples of eligible services.

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



Email questions to [askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com)



800.982.7715 [www.chard-snyder.com](http://www.chard-snyder.com)





# Putting Money in Your HSA Advantage™ Account

After you open your HSA Advantage account you may add money up to the annual limit set by the IRS.

## Opening Your Account

To open your account you must complete your company's benefit enrollment and bank application processes. After you enroll, your HSA Advantage™ personal bank account will be opened for you. Your account must be open before you can deposit or access money.

Banking regulations require us to confirm your identity before your bank account can be opened. You may be asked to provide support in the form of a driver's license or other legal proof of who you are.

Tell your employer when you want to change the tax-free amount you set aside each paycheck. As long as you don't go over the federally-set annual limits, you can save as much as you want.

## Putting Funds Into Your Account

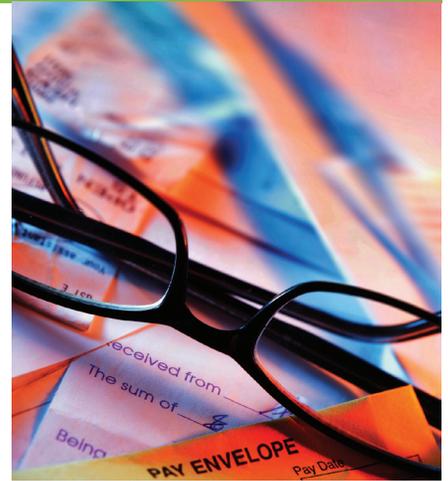
Putting money into your account is easy.

- Your employer will deduct tax-free money from your pay and deposit it to your account. This means you will not pay federal income tax or social security taxes on those dollars. In most states you will not pay state taxes either. Check IRS.gov to find out if your state allows this
- You may change the amount of your contribution as often as your employer allows
- After you turn 55 you are allowed to make an additional \$1,000 catch-up contribution each tax year to maximize your savings
- Once you are covered by Medicare you must stop making contributions to your HSA Advantage account

## Do not put More Money into the Account Than What is Allowed

It is important that you do not put more money into your account than you are allowed by the IRS.

- If you and your spouse each open an HSA through different employers, you may divide the IRS annual family limit for the year however you like. If either employer contributes to your HSA, make sure you include those contributions in the total for your maximum allowed annual contribution
- If you contribute too much, call Chard Snyder for assistance as soon as you become aware of the problem. We may be able to help you avoid penalties and additional paperwork
- See the IRS website, IRS.gov, for further information



## Starting Late in The Calendar Year

If you are eligible, you may open your HSA Advantage™ account any time up to December 1 and still contribute up to the maximum for the full year if you are covered by an IRS-approved High Deductible Health Plan (HDHP). Contributions may be made until the annual IRS tax filing date without extensions (usually April 15).

If you were not covered by an approved HDHP for the entire year, but are covered by one on December 1, under the Last Month Rule you may still contribute the maximum allowed amount. Under this rule you must stay HSA-eligible for a 13-month period (from December 1 of the year you enroll to December 31 of the following year).

If you become ineligible during this 13-month period you will have to pay a 10% penalty plus taxes on the total contributions that would not have been made except for the Last Month Rule.

2017 Maximum Contribution	
Individual	\$3,400
Family	\$6,750
Age 55 up catch-up	\$1,000



# Transfer an Existing Health Savings Account To HSA Advantage™

If you have another health savings account and would like to transfer your money to HSA Advantage, there are several important things you need to do.

## Open Your Account

First, you must complete your company's benefit enrollment and bank application processes. Your HSA Advantage account must be open before you can put in or take out money.

## Decide how Much to Move

Next, decide if you want to move the entire balance of your other health savings account to your new HSA Advantage account. Your current bank may charge a fee to close your original account or a monthly service charge to keep it open.

## Follow the Transfer Process

If you decide to complete the transfer, use the following process:

- Confirm that your HSA Advantage account is open and active
  - Go to the Chard Snyder website and view your balance. If you have money in your account, it is active
  - Receiving your Benny® prepaid benefits card through the mail is not a guarantee that your account is active
- Contact Chard Snyder to request an HSA Advantage transfer form which notifies both banks of your decision to move the funds
- Complete and forward the form to the bank currently holding your funds
- The original bank writes a check for the amount of your request and sends it directly to HSA Advantage to be deposited into your account
- Your funds are not available from either account while they are in transit
- It may take up to 60 days to complete the entire process

The original bank may choose not to close an account with a minimum or negative balance. If this occurs, check with that bank for additional details

## Tax Documents

You will receive tax documents from each bank that has held health savings account funds during the calendar year.



800.982.7715 [www.chard-snyder.com](http://www.chard-snyder.com)





# Invest Your Healthcare Savings For Long Term Tax-Free Growth

Experts warn that the number one threat to your future retirement budget will be healthcare. Maximize your savings now.

## You Can Invest Your HSA Advantage Savings

Your HSA Advantage account offers self-directed mutual fund investments to help you grow your healthcare savings for future need.

First, decide how much money you want to keep handy in your interest-bearing account and set a threshold for that amount. You may choose to set your account threshold from \$4,000 up.

## Choose Your Mutual Funds

Review the current list of available mutual funds on the Chard Snyder website and choose the ones you want to invest in. Once you have set your threshold and chosen your investments, any money you contribute over the threshold will sweep into the account in \$100 increments and you won't have to do anything.

If your interest-bearing account falls more than \$100 below your threshold, HSA Advantage will automatically sweep funds out of your investment account back into your interest-bearing account.

## Set Up Your Investments

To set up your investments:

- **Go** to [www.chard-snyder.com](http://www.chard-snyder.com) and log into your account
- **Go** to the *Accounts* tab, then choose *Investments* on the left side
- **Click** on *View Investment Details*

Additional information and instructions are available on the Forms and Resources section of the Support Center in the Chard Snyder website. See *Managing Your HSA Advantage™ Investments Online*.



A small quarterly fee, calculated as a percentage of your total investments, will be charged to your account. The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.

Mutual fund investments are not FDIC insured, and are not guaranteed by Chard Snyder or Healthcare Bank.



## Help Available

Website: [www.chard-snyder.com](http://www.chard-snyder.com)  
FAQs, Legislation Updates, Plan Explanations, Using Brochure, Discounts

Email: [askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com)

Phone: 513.459.9997 or 1.800.982.7715

Also: Facebook for tips and updates  
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