

# Complement Your Health Savings Account

You are not eligible for a Full Healthcare Flexible Spending Account if you are enrolled in a Health Savings Account, but you can enroll in a Limited and/or Dependent Daycare Flexible Spending Account to maximize your savings.

## Limited FSA - Save on Vision and Dental

The Limited Flexible Spending Account is a great way to reduce your vision and dental expenses when you have a Health Savings Account. Just like the HSA, the Limited FSA allows you to contribute tax-free dollars from your pay to save money on your out-of-pocket vision and dental expenses. With the Limited FSA, the entire balance is available to you at the beginning of the plan year.

## Dependent Daycare FSA

You can save taxes on up to \$5,000 in expenses for dependent daycare provided during the hours you work. Use it for daycare centers, in-home care, nursery schools, and pre-schools for children in your household who are 12 years of age or younger, your parents or grandparents (elders you claim on your tax return who are not capable of self-care). Couples who file separately may each claim up to \$2,500.



**Great idea**



**1000s eligible items/services**



**Less taxes**

## The Chard Snyder Mobile App

### Features

- View account balances and transaction details
- Submit and review claims
- Upload paperwork
- Scan products for eligibility  
*(Plan restrictions may apply)*

Download from the App Store or Google Play



## Savings?

With FSA	Without FSA
<b>Monthly Pay</b>	
\$2,000	\$2,000
<b>Pre-tax FSA Contribution</b>	
\$100	\$0
<b>Taxable Income</b>	
\$1,900	\$2,000
<b>Minus Taxes</b>	
-\$571	-\$601
<b>After-tax Dollars Spent on Eligible Expenses</b>	
-\$0	-\$100
<b>Spendable Income</b>	
\$1,329	\$1,299
<b>Potential Monthly Tax Savings with FSA</b>	
\$30	\$0
<b>Potential Annual Tax Savings with FSA</b>	
\$360	\$0

Savings will vary based on your tax bracket. Actual savings will vary based on your individual tax situation. Consult your tax professional for more information.

# The Chard Snyder Benefit Card

Use your Chard Snyder Benefit Card for a simple way to pay... the money comes right out of your account.

Many stores can confirm eligible merchandise and services at the point of sale. When you use your card at those locations you won't be asked for further proof of what you purchased.



## Keep Your Paperwork

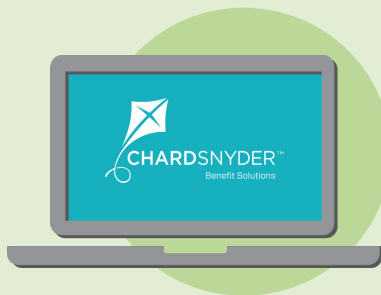
To confirm that you made an eligible purchase or received eligible services, you may be asked for copies of itemized receipts, statements, or Explanation of Benefits (EOB) from doctors' and dentists' offices, hospitals, and stores that do not electronically substantiate expenses\*.

If so, take a picture of your paperwork with your mobile device and you can submit it through our app, upload online, attach it to an email...or just fax or mail a paper copy.

\*If you do not provide documentation, your card may be suspended.

*Do you still have the Benny prepaid benefit card? You may use it until the date shown on the front. You will receive the new Chard Snyder Benefit card just before your Benny expires.*

## Tools & Resources



### Chard Snyder Website

Our website is loaded with information and tools to help you get the most out of your plan. Access your account by logging in at [www.chard-snyder.com](http://www.chard-snyder.com).

### Chard Snyder Mobile App

Our mobile app is simple to use and easy to get from Google Play or the App Store.

- View account balances and transaction details
- Submit and review claims
- Upload paperwork
- Scan products for eligibility (plan restrictions may apply)



### Customer Service

Contact us through Live Chat from the Chard Snyder website or send us an email for quick, convenient, personal service.

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



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

