

# Healthcare Flexible Spending Account



Use your Healthcare FSA to pay for expenses not covered by your medical, dental and vision insurance plan such as deductibles, co-payment amounts and eligible services and merchandise for which you have no coverage.

## Use Your Account for Big Expenses

The tax-free money withheld from your check helps you pay for big expenses painlessly. Your entire healthcare account balance is available on the first day of your plan. You may use your plan like an interest-free loan for expenses such as glasses, contact lenses, dentures, orthodontia, oral surgery, or LASIK surgery.

## Healthcare Expenses That are Not Eligible

The IRS does not allow us to pay claims for doctor's retainer fees (VIP fees), medical services before they are provided (such as your expected costs as shown on dental estimates) or cosmetic merchandise or procedures such as tummy-tucks or teeth-whitening.

## Over-the-Counter Medications

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses *without* a prescription from your doctor. The CARES Act, signed on March 27, 2020, eliminated the requirement of a prescription for over-the-counter medications and added menstrual care products as eligible.

## Eligible Healthcare Account Expenses

**Example** eligible healthcare expenses are listed in the column to the right.

For more information on healthcare FSA eligible expenses:

1. Go to [www.chard-snyder.com](http://www.chard-snyder.com)
2. Click on *Benefits* at the top of the home page
3. Choose *Flexible Spending Accounts*
4. Click on *Healthcare Eligible Expenses* in the menu on the left side
5. Search for items you normally buy under *What Can I Buy with My FSA?*

A **Full List of eligible items** is available when you are logged into your Chard Snyder account:

1. Click on *Tools & Support*
2. Under Quick Links chose *EBIA Health Care Expense Table*

## Eligible Healthcare Expenses



Acupuncture  
Alcoholism / drug addiction treatment  
Artificial limbs  
Artificial teeth  
Braille books / magazines  
Childbirth classes  
Chiropractors  
Co-insurance / co-pays  
Contact lenses / solution  
Crutches  
Deductibles  
Dental treatment  
Denture adhesives  
Eye exams / eyeglasses  
Fitness classes (prescribed)  
Fluoridation treatments  
Guide dog  
Hearing aid / batteries  
Hospital services  
Insulin  
Laboratory fees  
LASIK surgery  
Learning disability  
Medical monitoring devices  
Medical services  
Menstrual care products  
Operations / surgery  
Optometrist  
Orthodontia  
Osteopath  
Over-the-counter medications  
Physical exams  
Physical therapy  
Prescriptions  
Private hospital room  
Psychiatric care (prescribed)  
Reading glasses  
Sales tax (on eligible expenses)  
Smoking cessation (prescribed)  
Speech training  
Transplants  
Vaccines  
Weight-loss (prescribed)  
Wheelchair  
X-rays

# Your Chard Snyder Account

## Access Your Chard Snyder Account Online

1. Go to [www.chard-snyder.com](http://www.chard-snyder.com) and click on the blue Login button
2. Go to Employees in the blue area and Click ACCESS YOUR FSA, HRA, HSA ADVANTAGE, COMMUTER BENEFITS ACCOUNT(S)
3. **Enter your username and password.**
4. If this is the first time you have logged in select, **Create your new username and password under New User.** Complete the next three steps: (1) Enter user identification details. (2) Select a security question and provide the answer. (3) Create a username and password. Select Submit to complete registration. If you have previously logged in, the New User Registration is not available.

## Download the Chard Snyder Mobile App

Available in the App Store or Google Play

1. **Open the app** and enter the same username and password you use to access your Chard Snyder account online
2. **Create a four-digit passcode.** For your security, you will be asked to create a four-digit passcode to use each time you access your account through the mobile app. You will not have to enter your username and password again unless it has changed
3. **Access your account** through the mobile app

## Update Your Personal Profile

Check your Profile using your online account and update as necessary

1. **Log in** to your Chard Snyder account online
2. **Click** on your Name in the upper right corner to open the drop down menu, or go to the *Accounts Tab/Profile/Profile Summary*
3. **Select** *Profile Summary*
4. **Click** appropriate links to *Update Profile, Add a Dependent, or Add a Beneficiary*
5. **Add** or update your email address and cell phone number

## Set Up Direct Deposit

For the quickest and most convenient method to receive reimbursements

1. **Log in** to your Chard Snyder account online
2. **Click** on the *Accounts* tab and choose *Banking/Cards* under the *Pro* section
3. **Click** on *Add Bank Account*
4. **Enter** your bank account information and click *Submit*

## Set Up Email and Text Alert Preferences

It is important to select your Alert Preferences when managing your account

1. **Log in** to your Chard Snyder account online
2. **Click** on the *Message Center* tab and select *Update Notification Preferences*
3. **Check** the appropriate boxes, depending on how you would like for each item, and click *Submit*



## Manage Your Account Quick Reference

### Update Profile

Accounts/Profile/Profile Summary

### Add Dependents

Accounts/Profile/Profile Summary

### Add a Bank Account

Accounts/Profile/Banking

### Update Payment Method

Accounts/Profile/Payment Method

### Update Login Information

Accounts/Profile/Login Information

### Set-up Email & Text Alerts

Message Center

### Review Plan Rules & Details

Tools & Support

### Report a Card Lost or Stolen

Accounts/Profile/Debit Cards



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

