

Complement your HSA with a Limited or Dependent Daycare FSA



You are not eligible for a 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 Healthcare 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 - Save Money While You Work

Save about one-third on dependent daycare while you work. The Dependent Daycare FSA account pays for care of children 12 years of age or younger or anyone you claim on your tax return who is not capable of self-care. Non-worktime care is not eligible. Money is deducted from each paycheck and added to your account. You may not be reimbursed more than the current balance.

What is a Health Savings Account (HSA)?

An HSA allows you to put away money tax-free for medical expenses. The account stays with you and is available for medical expenses even after you retire.

To be eligible for an HSA, you must be enrolled in a High Deductible Health Plan that meets requirements set by the IRS. See the HSA enrollment brochure for further requirements.

After you reach a certain balance in your HSA you may invest your savings for extra growth.

Adding a Limited or Dependent Daycare FSA can help you reach your savings goals - and the money is always tax free.

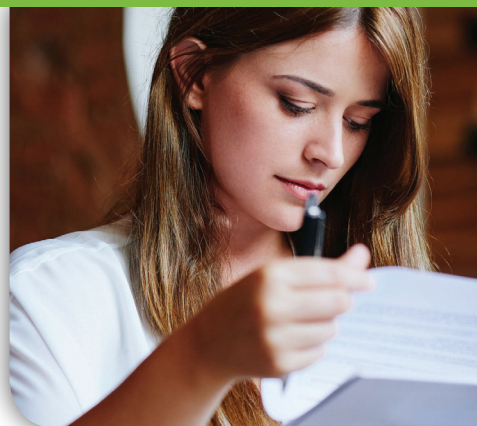
Keep Good Records Save Your Receipts

The IRS may require you to prove that all money taken from your Limited FSA or Dependent Daycare FSA was used for eligible expenses.

Documenting Your Eligible Expenses

You must always prove to the IRS' satisfaction that your expense was eligible. Send us a copy of the paperwork from doctors' and dentists' offices, hospitals, and stores that do not electronically confirm expenses.

Take a picture of your receipt, itemized statement or EOB with your mobile device. You can submit it through the app, upload it through our website, or attach it to an email...or, just fax or mail a paper copy.



IRS Regulations

Limited FSA

Dependent Daycare FSA

- No matter how you use your FSA funds, the IRS requires proof it was for an eligible expense. You may be asked to send us a copy of your receipt, itemized statement, or Explanation of Benefits (EOB) for substantiation for your claim
- You cannot change your mind after you enroll unless you experience specific work/life events. (See FAQs on our website)
- Money cannot be transferred from one plan to the other
- You must spend your money within your plan's filing deadlines
- Only eligible healthcare and daycare expenses can be reimbursed (no cosmetic healthcare expenses)
- The Dependent Daycare Plan may not be used for dependent healthcare expenses
- Once you claim an expense you may not claim it again on your annual taxes

Help Yourself...

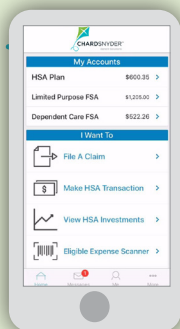
Chard Snyder Website

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.



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, give us a call, or send us an email for quick, convenient, personal service.

800.982.7715 | askpenny@chard-snyder.com



800.982.7715 | www.chard-snyder.com



Savings will vary based on your tax bracket. Divorced parents should check our website for special rules regarding the dependent daycare account. Your tax advisor can discuss how you might use this benefit with the child tax credit. Federal regulations may change plan features without notice at any time (see IRS Publication 503). Check your Summary Plan Description (SPD) for your plan's specifics. The information contained in this publication is not, nor is it intended to be, legal or tax advice. © 2018 Chard, Snyder & Associates, Inc. All rights reserved.