

# File A Claim Online

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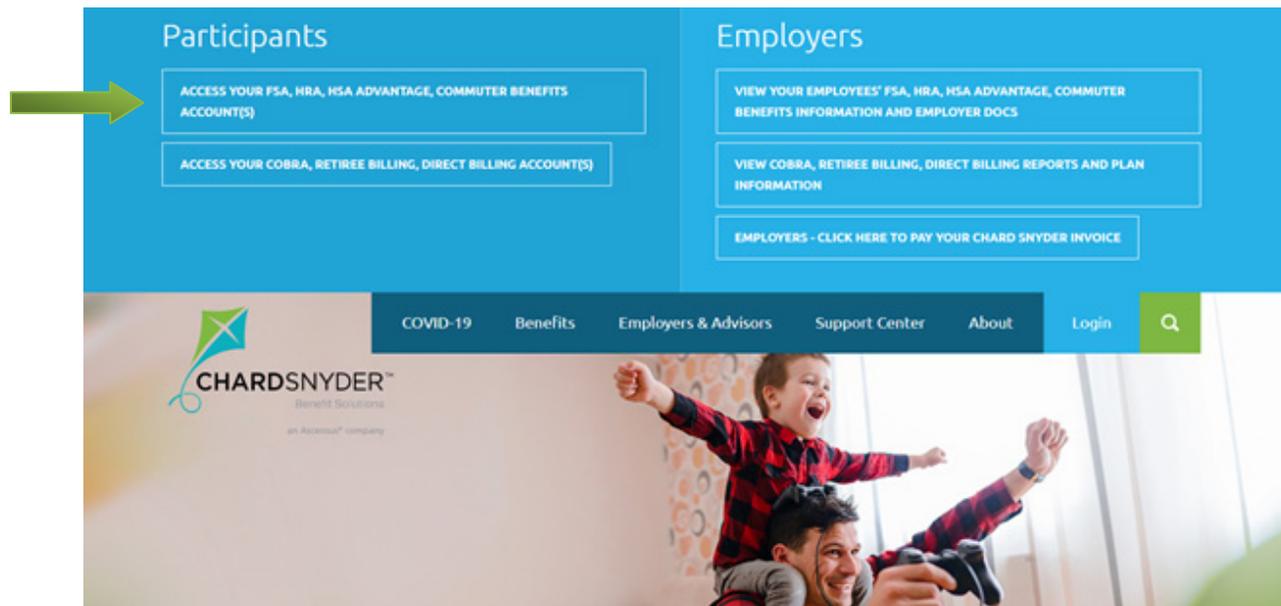


# File A Claim Online

To file claims on your Chard Snyder online account, follow the steps listed on pages 3-9.  
If you would rather file claims on the Chard Snyder Mobile App, go to page 10 for instructions.

## Access Your Online Account

1. Go to [www.chard-snyder.com](http://www.chard-snyder.com) and click the blue **Login** button
2. Go to **Participants** 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 **Get Started** under **New User**. Complete the prompts and select **Submit** to finalize registration. If you have previously logged in, the New User registration is not available.



# Sign Up for Direct Deposit

Before filing a claim, sign up for direct deposit for the quickest and most convenient method to receive claim reimbursements. Payments made via direct deposit into your personal checking or savings account will arrive more quickly (usually 2-3 business days) than waiting for reimbursement check by mail (could take 1-2 weeks).

Sign up for direct deposit online through your Chard Snyder account. Follow the steps below:

1. Select the **Tools & Support** tab.
2. Under the **How Do I?** section, select **Change Payment Method**.
3. Under **Current Payment Method**, select **Update**.
4. Select **Direct Deposit** under **Alternate Payment Method** and click **Submit**.
5. If you have not previously added your bank account information, the **Add Bank Account** page will display. Enter your information and select **Submit**.

Once the steps have been completed, a confirmation page will display.

If there is a bank validation requirement, you will be notified during the process to look for a small transaction or “micro-deposit” in your designated bank account to confirm in your online account on the **Banking** page, under the **Accounts** tab.

Home Accounts **Tools & Support** Message Center 1

Tools & Support

Documents & Forms How Do I?

FORMS [Change Payment Method](#)

Profile / Payment Method

Current Payment Method

PLAN YEAR	ACCOUNT(S)	PRIMARY	ALTERNATE
01/01/2013 - No end date	HSA	Debit Card	Direct Deposit <a href="#">Update</a>

Alternate Payment Method

Direct Deposit  
Signing up for direct deposit will allow your disbursements to be deposited into your designated bank account. You must provide a form and verification of your account number (e.g. voided check) for direct deposit services.

Check  
A reimbursement check will be sent via U.S. mail based on your normal reimbursement schedule.

## Step One: Choose File A Claim

Use the **File A Claim** button to start the process of filing your claim.

Click **File A Claim** under the **I Want To:** section on the Home page.

OR

Click the **Accounts** tab and choose **File A Claim** from the drop-down menu under the **I Want To** section.

The screenshot displays the ChardSnyder Benefit Solutions website interface. At the top, the logo and name 'CHARDSNYDER™ Benefit Solutions' are visible. Below the logo, there are navigation tabs: 'Home', 'Accounts', 'Tools & Support', and 'Message Center' (with a notification icon). The 'Accounts' tab is selected, and a dropdown menu is open, showing three main sections: 'ACCOUNTS', 'PROFILE', and 'I WANT TO'. The 'I WANT TO' section contains two links: 'File A Claim' and 'Manage My Expenses'. A green arrow points from the 'File A Claim' link in the dropdown menu to the 'File A Claim' button in the 'I Want To:' section below. The 'I Want To:' section contains three buttons: 'File A Claim', 'Manage My Expenses', and 'Enroll in HSA'. A green arrow points to the 'File A Claim' button in this section.

## Step Two: Create Reimbursement

To start the process, you will choose the account you want to **Pay From** and then **Pay To**. Reimbursement claims will always be paid to you.

**Create Reimbursement** \* Required

Online claims filing is a fast and easy way to file claims. Select an account to begin.

Pay From \* Medical ▼

Pay To \* Me ▼

Based on your selection, you will be requesting a Claim Reimbursement.

### Looking for Plan Information?

1. On the **Home page**, under the **Accounts** tab, you will be directed to the Account Summary page.
2. Click on the applicable account name and the Plan Rules will open in a pop-up window.

OR

On the **Home page**, under the **Tools & Support** tab, you may view Plan Summaries for basic information. Click each applicable plan to see the plan details.

**PLAN RULES** Close

Joelle Larsen  
FSA (1/1/2020 - 12/31/2020)

**Filing Rules:** You must file claims before the final filing date with a service date no later than the final service date determined based on your current status.

Final Service Date:	12/31/2020	Final Filing Date:	3/31/2021
Current Status:	Active	Status Effective Date:	8/8/1989

**Debit Card Rules:** Your debit card may be used for this plan as follows:

Debit Card Transactions Allowed: Yes      Maximum per Transaction Amount: No maximum

Claim Summary	Submitted	Paid	Pending	Denied	Total Expenses
Individual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

## Step Three: Receipt / Documentation

Next you will need to upload your itemized receipts.

Click **Upload Valid Documentation**.

Documentation MUST include:

- Date of service (not the date of payment)
- Patient name
- Merchant or provider name
- Service provided or item purchased
- Amount of the expense

Documentation must be in a JPG, GIF, PNG or PDF format and cannot exceed 8 MB. The maximum number of uploaded receipts is four.

Additional documentation requirements are listed on the next page.

Home Accounts Tools & Support Message Center 4

Accounts / File A Claim

**Available Balance**

IVR IR Heartbeat Tes... ?  
\$5.00

**Receipt / Documentation** \* Required

Receipt(s) \* ? [Upload Valid Documentation](#)

**Summary**

Pay From Medical  
Pay To Me

Cancel Previous Next

## Step Three: Receipt / Documentation (continued)

### Healthcare Expense Valid Receipts

You must have ONE of the following valid itemized receipts to substantiate your Healthcare FSA claim:

- **Store/Pharmacy receipt, including name of product and date of service**
- **Copay receipt from medical provider, including date of service**
- **Itemized bill from medical provider, including date of service**
- **Insurance company's "Explanation of Benefits," including date(s) of service**

*Canceled checks and credit card statements ARE NOT valid receipts.*

A Letter of Medical Necessity form must accompany receipts if they are for medical expenses that seem as if they would not be accepted for reimbursement. For example, psychotherapy or massage therapy are not typically reimbursable, but could be if prescribed by a physician. The form must state the medical condition requiring the treatment or product, the treatment or product specifically, the dated prior to the service or purchase date and be signed by a medical practitioner. **A Letter of Medical Necessity form is available on your online account:**

1. Select the **Tools & Support** tab.
2. Under the **Documents and Forms** section, select **Letter of Medical Necessity Form** to download and complete.

### Dependent Daycare Expense Valid Receipts

Itemized bill/receipt of service must include the following information to substantiate your Dependent Daycare FSA claim:

- **Care provider name**
- **Social security/tax ID number**
- **Dates of service**
- **Dependent name(s)**
- **Dependent care receipt**

*You can also submit a completed claim form with the provider signature.*

*Canceled checks ARE accepted for Dependent Daycare expenses. Credit card statements, bank statements or square receipts ARE NOT valid receipts.*

# Step Four: Claim Details

Next you will enter the details of the claim.

You can also add a dependent while on this screen.

### Claim Details \* Required

Start Date of Service *	<input type="text" value="mm/dd/yyyy"/>
End Date of Service	<input type="text" value="mm/dd/yyyy"/>
Amount *	\$ <input type="text"/>
Provider *	<input type="text"/>
Category * 	<input type="text" value="Select a category..."/>
Type *	<input type="text" value="Select a type..."/>
Description	<input type="text"/>
<small>If the category is 'Other' or 'Over-the-Counter Drugs', you must provide a description.</small>	
Recipient *	<input type="radio"/> Joelle Larsen <input type="radio"/> Joni Larsen
	<a href="#">Add Dependent</a>
<b>Summary</b>	
Pay From	Medical
Pay To	Me
Documentation Uploaded	No

## Step Five: Transaction Summary

In the **Transaction Summary** you will see the overview of the claim that you just entered.

If you choose to add another claim directly from this screen, you will see the overviews of all claims that you entered when you return to the **Transaction Summary** page.

Once you have entered all your claims and agreed to the **Claims Terms and Conditions**, you have the option to **Submit** the claims or **Save for Later**.

If you save claims for later, they stay in your **Claims Basket** while you scan receipts, add more claims, etc. Return to the **Claims Basket** by clicking on the shopping cart icon in the upper right corner of any page.

*If your session times out or you log out of the portal, the basket is automatically emptied.*

**Transaction Summary (1)**

FROM	TO	EXPENSE	AMOUNT	APPROVED AMOUNT	
+ FSA	Me	Medical Services	\$5.00	\$5.00	Remove Update
<b>Total Amount</b>			<b>\$5.00</b>	<b>\$5.00</b>	

**Claims Terms and Conditions**

I have read, understand, and agree to the Terms and Conditions.

Cancel
Save for Later
Add Another
Submit

## Step Six: Confirmation

After you have submitted your claims, you will land on the **Transaction Confirmation** page. Here you can review the claims you have successfully submitted.

**Accounts / Transaction Confirmation**

**Confirmation**  
Please click the "Receipts Needed" link below and upload your receipt(s).

**Successfully Submitted**

From	To	Amount	Approved Amount	Receipt Status
FSA	Me	\$45.00	\$45.00	Uploaded(1) Upload another Receipt
<b>Total Approved Amount</b>			<b>\$45.00</b>	

## Mobile Access

Download the [Chard Snyder Mobile App](#) from the [App Store](#) or [Google Play](#).

Submit your claim using your mobile device:

1. Log in to your Chard Snyder account using the mobile app.
2. Choose **File A Claim** under the **I Want To** section.
3. Enter requested details regarding the claim.
4. Click **Upload Receipt**. Device camera will take a picture of your itemized receipt. Make sure the picture is clear and the writing is legible. File formats can be JPG, GIF, PNG or PDF's from the device storage or cloud storage apps installed on the mobile device. File size limit is 8 MB.
5. Click **Add Claim**.

Other Mobile App Features:

- **View account balances and transaction details**
- **Enable Face ID or Touch ID for easy, secure access**
- **Catalog past and current receipts using your phone's camera**
- **Receive claim confirmations or denials**
- **Scan any product for eligibility using your phone's camera**  
(Plan restrictions may apply)

