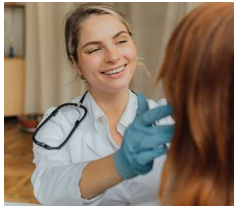


Health Flexible Spending Account

A health FSA can help you save money for healthcare items and services for you and your family. Use your health FSA to pay for eligible medical expenses such as copays, coinsurance, deductibles, dental, vision, and medical supplies.

Health FSA - Save on Medical Expenses



A health FSA can be used to pay for eligible medical expenses including over-the-counter medications and menstrual care products.

Health FSA Eligible Expenses

The IRS determines what expenses are eligible. Eligible expenses are reimbursed if they are incurred by you, your spouse, or your tax dependents during the plan year. The charts below show examples of eligible and ineligible expenses:

Eligible Expenses

| | | |
|-------------------|------------------|-----------------------|
| Deductibles | Medical Services | Dental Treatment |
| Hospital Services | Vaccines | Over-the-counter Meds |
| Prescriptions | Contact Lenses | Thermometers |
| Copays | Orthodontia | Physical Therapy |
| Coinsurance | Menstrual Care | Acne Medicine |

Ineligible Expenses

| | | |
|-------------------------|-------------------|--------------------|
| Doctor Retainer Fees | Household Help | Cosmetics |
| Nutritional Supplements | Deodorant | Hair Removal |
| Teeth Whitening | Maternity Clothes | Face Lifts |
| Appearance Improvements | Funeral Expenses | One-a-day Vitamins |

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

A **full list of eligible items** is available when you are logged into your Chard Snyder online account. Click the *Tools & Support* tab. Under *Quick Links* choose *Healthcare Eligible Expenses Table*.

Am I Eligible for a Health FSA?

If your employer offers a health FSA, you may enroll unless you are enrolled in and contributing to a Health Savings Account (HSA). You may be enrolled in a dependent care FSA and a health FSA at the same time.

Access Your Funds

Continue reading for information and instructions on how to use your Chard Snyder Benefit Card for eligible items or submit claims on the mobile app or online.

Additional Eligible Health FSA Expenses

Acne medicine
Acupuncture
Alcoholism / drug addiction treatment
Artificial limbs
Artificial teeth
Braille books / magazines
Childbirth classes
Chiropractors
Coinsurance / copays
Contact lenses / solution
Crutches
Deductibles
Dental treatment
Denture adhesives
Eye exams / eyeglasses
First aid kits
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
Thermometers
Transplants
Vaccines
Weight-loss (prescribed)
Wheelchair
X-rays

Dependent Care Flexible Spending Account

Use your dependent care FSA to pay for daycare, preschool or senior care needed for your tax dependents while you and your spouse work, go to school full time, or look for work.

Daycare for Children and Elders



The dependent care FSA can be used to pay for the care of your natural, adopted and foster children who have not reached their 13th birthday (12 years and under) and qualifying relatives who cannot physically or mentally care for themselves. All dependents must live with you for more than half the year.

The IRS defines persons as physically or mentally not able to care for themselves if they cannot dress, clean, or feed themselves because of physical or mental problems. Also, persons who must have constant attention to prevent injuring themselves or others are considered not able to care for themselves.

If a dependent is over the age of 12, Chard Snyder will ask you to provide a letter of medical necessity describing the condition from which they suffer.

When Services May be Provided

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.

Dependent Care FSA Eligible Expenses

The IRS determines what expenses are FSA eligible. Eligible expenses are reimbursed if they are incurred by you, your spouse, or your tax dependents during the plan year. The charts below show examples of eligible and ineligible dependent care expenses:

Eligible Expenses

| | | |
|--------------------|----------------------|-------------------------|
| In-Home Babysitter | Summer Day Camp | Outside Babysitter |
| Daycare Center | Elder Custodial Care | After-School Activities |
| Nursery School | Elder Daycare | Latchkey Program |

Ineligible Expenses

| | | |
|---------------------------|---------------------|---------------|
| Kindergarten | Virtual Daycare | Piano Lessons |
| Child Healthcare Expenses | Educational Classes | Food |
| Household Help | Karate Lessons | Clothing |

Am I Eligible for a Dependent Care FSA?

To maximize savings, you can enroll in a dependent care FSA with either a health FSA or a limited-purpose FSA. If you are contributing to a Health Savings Account (HSA), you can also enroll in a dependent care FSA.

Maximum Annual Amount for the Plan

The maximum a household or single head of household may set aside for a dependent care FSA is \$5,000. Married couples filing singly may each set aside up to \$2,500.



Dependent Care Savings Examples

| | | |
|------------------------------|-----------------------------------|--------------------------------------|
| Annual Tax-free Contribution | \$3,000 (\$250 Monthly) | \$5,000 (\$416.33 Monthly) |
| Total Annual Savings | \$979.50 | \$1,632.50 |

Savings will vary based on your tax bracket. Examples shown are calculated at 25% Federal and 7.65% Social Security tax savings.

Contact Your Tax Advisor

You should contact your tax advisor to discuss how you might use this benefit with the childcare tax credit.