

Flexible Spending Account Carryover Feature

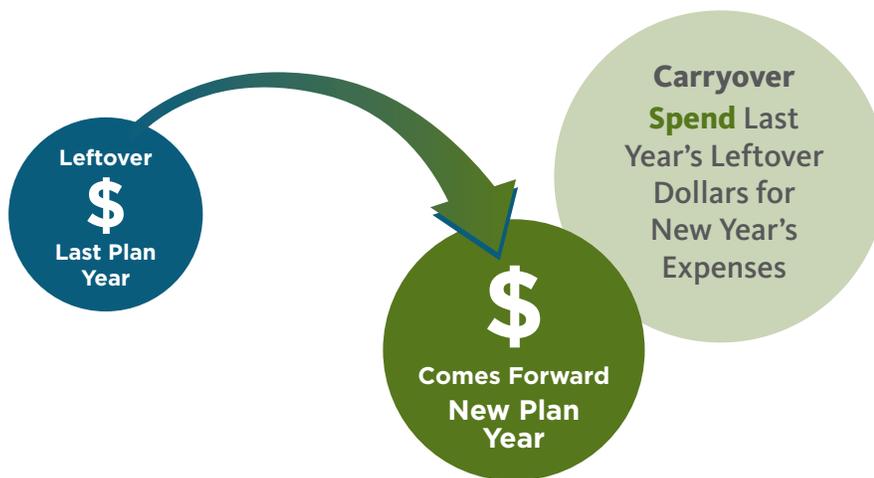
Don't Lose Your FSA Money

In the past, if there was money left over in your account at the end of a Flexible Spending Account plan year, it was lost.

That problem is now over. Your carryover feature lets you use up to \$500* of last year's money instead of losing it. The leftover balance is brought forward to use in your new plan year, no questions asked.

Here's How it Works

You can claim up to \$500 of last year's dollars for new expenses. Money still in last year's account at the end of the plan year is added to your new plan year's balance. It may be claimed any time during the year for new year's expenses.



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



IRS Rules



The IRS requires proof each claim is for an eligible expense. You may be asked to send us a copy of your itemized receipt, itemized statement, or Explanation of Benefits (EOB) showing:

- Who the expense was for
- The date of the expense (during the plan year)
- A description of the item or service
- The name of the store or provider
- The amount you owed after insurance

If you don't have an itemized receipt, contact the provider or your insurance company and request a copy of the receipt or Explanation of Benefits from their files.

Only eligible expenses can be reimbursed - The IRS does not allow us to pay claims for doctor's retainer fees, medical services before they are provided (such as your expected costs as shown on dental estimates) or cosmetic procedures.

You must spend and claim your money within your company's plan deadlines. Once you claim an expense you may not claim it again on your annual taxes.

Chard Snyder Benefit Card will only pay expenses dated during the current year.

There is no reporting requirement at tax time.



800.982.7715 www.chard-snyder.com



Carryover v8.19

*The dollar amount of carryover allowed by your plan is described in the plan documents.

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