



THE FLEXIBLE SPENDING ACCOUNT (FSA) IS A VOLUNTARY BENEFIT THAT ALLOWS YOU TO SET ASIDE PART OF YOUR PAY INTO PRE-TAX BENEFITS FOR YOURSELF AND YOUR FAMILY. IT ALLOWS YOU AND YOUR FAMILY TO BUDGET FOR YOUR MEDICAL AND DEPENDENT CARE EXPENSES AND SAVE UP TO 40% OF EVERY DOLLAR YOU SPEND, BASED ON YOUR TAX BRACKET.

Flexible Spending Account

to provide you and your family with the care you need...

to save on many of your healthcare and dependent care expenses...

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www.chard-snyder.com



Save up to 40% on health and dependent care expenses...it's easy!

The Flexible Spending Account is so easy to use! Use the Benny™ prepaid benefits card to pay at the register or send in a claim and receive your reimbursement in just a few days.



	With Pre-tax Plan	No Pre-tax plan
Monthly pay	\$2,000	\$2,000
Contribution to the plan	-200	0
New taxable amount	1,800	2,000
Taxes withheld from pay*	-558	-620
Out-of-pocket expenses	0	-200
Net income	\$1,242	\$1,180
Savings = \$62 per month!		
<small>Savings will vary based on tax bracket. Example shown calculated at 7.65% Social Security, 20% Federal and 3% state income tax savings</small>		

Go to

www.chard-snyder.com

and use our tax savings calculator to determine YOUR annual savings

Pre-tax dollars have more spending muscle

Pre-tax dollars are the real deal! Depending on your tax bracket, you'll save up to 40 cents of each pre-tax dollar by not paying Federal, State and Social Security taxes. This translates into real money in your pocket. You can save on approved health care expenses as well as your dependent care expenses! Your Human Resources department can tell you the annual limit for your plan. See the table at left for an example of your possible savings.

See our NEW 3-minute Flash video about what a Chard Snyder Flexible Spending Account can do for you! Go to:

www.chard-snyder.com/video

You can plan for maximum savings

You don't have to be sick to save with a healthcare flexible spending account! There are some health expenses you can plan for: orthodontia, dental crowns, lasik surgery, your annual physical...even your maintenance prescriptions. You're going to spend this money anyway; why not save on every dollar? Note: Your entire healthcare account balance is available on the first day of your plan year. Your dependent care account balance becomes available as it is deducted from your pay.

Using your FSA is ABC-easy

Pay for your eligible healthcare expenses with Benny™ and most of the time you won't have to file a claim. If you've left your card at home, don't worry, just send in a copy of your receipt with a claim form and you'll receive reimbursement...usually, within a week. If your dependent care claim stays exactly the same from week to week, we suggest that you submit the Dependent Care Recurring Expense form, available on our website. This form may be submitted one time for the entire plan year or until your provider or costs change.

If your email address was provided at enrollment, you will receive an email when we process your paper claim and another when payment is sent. Check your balance, the history of a claim or the status of a claim at our website, www.chard-snyder.com.

Save on all these health expenses...

Acupuncture	Fitness classes (Prescribed)	Physical exams (non-employment)
Alcoholism / drug addiction treatment	Fluoridation treatments	Pre-existing conditions
Artificial limbs	Guide dog	Private hospital room
Artificial teeth	Hearing aid / batteries	Psychiatric care
Birth control	Hospital services	Physical therapy
Braille books / magazines	Laboratory fees	Sales tax (on eligible expenses)
Childbirth classes	Lasik surgery	Smoking cessation (prescribed)
Chiropractors	Learning disability	Speech training
Co-insurance / co-pays	Medical monitoring devices	Transplants
Contact lenses / solution	Medical records charges	Vaccines
Contraceptives	Medical services	Weight loss programs (prescribed)
Crutches	Prescriptions	Wheelchair
Deductibles	Operations / surgery	X-ray fees
Dental treatment	Optometrist	
Eye exams / eyeglasses	Orthodontia	
Fertility treatments	Osteopath	

Plus, over-the-counter items...

Antacids	Eye drops	Pain relievers
Allergy medicines	First aid cream	Pedialyte children's Medicine
Anti-diarrhea medicines	First aid kits	Pregnancy test kits
Antiseptics	Gauze pads	Rubbing alcohol
Bandages	Hemorrhoid cream	Sinus medications
Carpal tunnel wrist supports	Incontinence supplies	Smoking cessation patches
Cold/hot packs for injuries	Laxatives	Sunburn ointment
Condoms	Motion sickness pills	Sunscreen (at least 30 spf)
Contact lens solution	Menstrual pain relievers	Thermometers
Cough drops/throat lozenges	Nasal / sinus spray	And more!
	Nicotine gum	

Save on dependent care, too...

Day care for your dependents under age 13 and living in your household more than 50% of the year.	Care for your spouse and dependents who, for physical or mental reasons, cannot care for themselves.	After-school program fees, except for over-night activities.
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Expenses must be incurred while you and your spouse are working, a full-time student and/or actively looking for employment.

Use your money...don't lose it!

Use the worksheet on the back of this brochure to calculate what you actually spend per year...you'll be surprised. Add on the "sure things" like your annual physical or the dental crown you have scheduled. Don't "bet" on expenses you might have, such as elective surgeries you have not yet discussed with your doctor. Careful planning will pay off when you see the savings on every dollar you contributed to your account. Any money remaining in your account at the end of the plan year will be forfeited.

Check out a more complete list of eligible and ineligible expenses at <http://hcet.ebia.com/chard> (the access code is csa4582).

Benny™ prepaid benefits card helps you save time, money and paperwork

Using Benny™ helps keep cash in your wallet. You put money in your account from your paycheck and then you make your purchase with your card. The amount of your purchase will be deducted from your account.

There are no claim forms to complete, and

you won't have to wait to get a reimbursement check in the mail.

Pay with your Benny™ at your healthcare provider's office, the pharmacy or a store with the new automated system that approves eligible expenses on the spot! A full list of stores is available at www.chard-snyder.com. Per IRS regulations, as of January 1, 2009, your card will not work at vendors that do not offer this technology.

Dependent care claims are best handled by submitting the Dependent Care Recurring Expense Form found on our website.

Don't Forget! Always save receipts for Benny™ FSA purchases

You may be asked to submit receipts to verify that some of your expenses comply with IRS guidelines. Your receipt must show the merchant or provider name, service received or item purchased, date and amount of the expense.





Flexible Spending Account Annual Expense Estimate

	Actual Expenses Last Year	Estimated Expenses New Year
Medical		
Prescription co-pays/expenses	\$ _____	\$ _____
Physician visit co-pays/expenses	\$ _____	\$ _____
Hospital visit co-pays /expenses (including Emergency)	\$ _____	\$ _____
Laboratory/testing expenses	\$ _____	\$ _____
Deductible expenses	\$ _____	\$ _____
Over-the-counter items		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Vision		
Eye examination	\$ _____	\$ _____
Eyeglasses	\$ _____	\$ _____
Contact lenses and solution	\$ _____	\$ _____
Lasik surgery	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
Hearing		
Hearing examination	\$ _____	\$ _____
Hearing aid	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
Dental		
Co-pay dental visits	\$ _____	\$ _____
Co-pay fillings	\$ _____	\$ _____
Co-pay major work (root canals, crowns, dentures, etc.)	\$ _____	\$ _____
Orthodontia (braces)	\$ _____	\$ _____
Deductible expenses	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
Total annual amounts	\$ _____	\$ _____



Watch for this envelope in the mail. It will contain your new Benny™ prepaid benefits cards!

Once you enroll...

You will receive two Benny™ prepaid benefits cards in the mail...one for you and one for another family member. Both cards will have your name on them; just have the family member using the second card sign their name on the back.

If your email address is provided at enrollment, you will receive a welcome email with information about using your account.

To access your account online after the first day of your plan year, go to www.chard-snyder.com and click on FSA, then Access Your Account. You can check your account balance, check the status of paper claims and access the forms you need. If you prefer, call customer service at 513.459.9997 or, outside the greater Cincinnati, OH area, 800.982.7715.



Maximize your savings—see list of eligible expenses inside or check out the list of eligible and ineligible expenses at <http://hceet.ebia.com/chard> (access code is csa4582).

Significant savings at LasikPlus[®] and...

FSA/HSA participants save up to
another **40%*** by using pre-tax dollars!

Bring in this flyer and get Preferred Prices
starting at **\$695** per eye!

Traditional LASIK - With FREE enhancements for 1 year	\$695/eye
Traditional LASIK - With FREE enhancement for life	\$1,395/eye
Custom LASIK - With FREE enhancements for life	\$1,595/eye
Traditional IntraLase [®] - With FREE enhancements for life	\$1,695/eye
Custom IntraLase [®] - With FREE enhancements for life	\$1,895/eye

(These discounts are not available to the public)

LasikPlus offers a FREE, no obligation comprehensive LASIK vision exam and multiple financing options, including 0% financing!**

For more details or to schedule your
FREE LASIK vision exam, call:

1-888-563-4491

LasikPlus⁺
VISION CENTER

lasikplus.com/chard

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