



2018 SAVINGS AND SPENDING ACCOUNTS GUIDE

A close-up photograph of several bright green, serrated leaves on a dark stem, set against a blurred background of more green foliage. This image occupies the middle section of the page.

SAVINGS AND SPENDING ACCOUNTS

Health Savings Account

Healthcare FSA

Limited Purpose FSA

Dependent Care FSA

Your tomorrow, today.

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Additional Questions?

Websites:

MyBenefits.MyFlorida.com
PeopleFirst.MyFlorida.com

Email:

FloridaAskPenny@chard-snyder.com

For security reasons,
please do not send claims
or personal information
through email.

Phone:

855-824-9284

Customer service
representatives are
available to assist you
Monday through Friday,
8 am through 8 pm
Eastern time.

NEW IN 2018

- As of September 1, 2018, the Benny® prepaid benefits card is being replaced by the Chard Snyder Benefit Card. The only change is the new look of the card. The new Chard Snyder Benefit card will work the same and continue to provide the same conveniences as Benny. You will keep your current Benny until it expires, needs to be replaced, or you request additional cards. At that time, a set of two Chard Snyder Benefit Cards will be mailed to you.
- New features in the mobile app include an Eligible Expense Scanner, HSA Investment Details, and new “I Want To” section. The app also has a new refreshed look.



FLEXIBLE SPENDING ACCOUNTS



What is a Flexible Spending Account And What Will it Do?

There are three types of Flexible Spending Accounts: the healthcare FSA, the dependent care FSA and the limited purpose FSA. Each account is designed to help you save 25 to 40 percent on merchandise and services you already buy.

How do These Plans Work?

Depending on which accounts you enrolled in, you will pay for specific different expenses with pretax money. Your pretax money may be used to pay for eligible expenses for you and your tax dependents.

With pretax dollars, \$100 put into either account is \$100 you can spend. Without the FSA, you pay for expenses with what's left after taxes have been deducted from your pay. Instead of the \$100 you earned, you only have the spending power of \$60 to \$75.

All benefits-eligible employees are entitled to participate in the FSA program.

Healthcare FSA

The healthcare FSA may be used to pay for eligible expenses not paid for by your health insurance.

Limited Purpose FSA

If you are enrolled in a health savings account, you are eligible to enroll in a limited purpose FSA. This account helps you save on vision and dental care not covered by insurance.

Annual Contribution Limits for Healthcare and Limited Purpose Accounts:

Minimum Annual Deposit: \$60

Maximum Annual Deposit: \$2,650

Dependent Care FSA

The dependent care FSA will help you pay for care of your children under the age of 13, dependents of any age who qualify as physically or mentally unable to care for themselves under IRS guidelines, or dependent elders in your household.

Annual Contribution Limits For Dependent Care Accounts:

Minimum Annual Deposit: \$60

Maximum Annual Deposit: Couples who are married and filing a joint return and single parents may set aside up to \$5,000 each calendar year. Married couples filing separate tax returns may each set aside up to \$2,500 each calendar year. If your spouse is a full-time student or incapable of self-care, your maximum annual deposit is \$3,000 a year for one dependent and \$5,000 a year for two or more dependents.



**Email questions to
FloridaAskPenny@chard-snyder.com.**

*For security reasons, please do
not send claims or personal
information through email.*

The Healthcare FSA Pays When Insurance Doesn't

Pay for out-of-pocket healthcare expenses for your whole family and save 25 to 40 percent.

Use your healthcare FSA to pay for expenses not covered by your medical, dental and vision insurance plans such as deductibles, co-payment amounts and eligible services and merchandise for which you have no coverage.

Use Your Account for Big Expenses

The pretax money withheld from your check helps you pay for big expenses painlessly. Your entire healthcare FSA balance is available on the first day of your plan. You may use your plan like an interest-free loan for expenses such as glasses, contact lenses, dentures, orthodontia, oral surgery, tooth implants or LASIK surgery. (See pages 17-18 for information on orthodontia.)

Healthcare Expenses That are not Eligible

The IRS does not allow us to pay claims for doctor's retainer fees (VIP fees), medical services before they are provided (such as your expected costs as shown on dental estimates), insurance premiums (including Medicare premiums) or cosmetic merchandise or procedures such as tummy-tucks or teeth whitening.

Over-the-Counter Medications

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses with a prescription from your doctor. Chard Snyder will need a copy of the prescription to keep in our files for one year in order to pay claims for these items.

Examples of Eligible Healthcare Account Expenses

Acupuncture	Fluoridation treatments	Physical therapy
Alcoholism / drug addiction treatment	Guide dog	Prescriptions
Artificial limbs	Hearing aid / batteries	Private hospital room
Artificial teeth	Hospital services	Psychiatric care (prescribed)
Braille books / magazines	Insulin	Reading glasses
Childbirth classes	Laboratory fees	Sales tax (on eligible expenses)
Chiropractors	LASIK surgery	Smoking cessation (prescribed)
Co-insurance / co-pays	Learning disability	Speech training
Contact lenses / solution	Medical monitoring devices	Transplants
Crutches	Medical services	Vaccines
Deductibles	Operations / surgery	Weight-loss (prescribed)
Dental treatment	Optometrist	Wheelchair
Denture adhesives	Orthodontia*	X-rays
Eye exams / eyeglasses	Osteopath	
Fitness classes (prescribed)	Physical exams	

Go to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link to go to the portal. A full list of eligible items is under Tools & Support/Quick Links/Eligible Expenses List.

*See important information about orthodontia claims on pages 17-18.



The Limited Purpose FSA Works With Your HSA to Save You More

Pay your vision and dental expenses using a limited purpose FSA with your high deductible health plan. You'll maximize your savings.

Lower Your Costs on Eligible Vision, Orthodontia and Dental Expenses

The limited purpose FSA works almost the same as the full healthcare FSA.

The difference is that you may only spend your money on dental and vision expenses.

Claims are filed in the same manner as other healthcare FSA claims. (See page 15.) Pay with the Chard Snyder Benefit Card and you won't even have to file a claim.

You can spend up to the full amount of your limited purpose FSA before it's in your account.

Eligible Dental and Orthodontia Expenses

- Dental visits
- Dental cleanings
- Dental co-insurance and co-pays
- Dental treatment
- Dental surgeries
- Dental deductibles
- Orthodontia*
- Orthodontia deductibles
- Most non-cosmetic dental procedures

Eligible Optical Expenses

- LASIK surgery
- Radial keratotomy
- Eye exams
- Contact lenses
- Eyeglasses
- Prescription sunglasses
- Optical surgeries
- Optical deductibles
- Optical co-pays
- Optical co-insurance
- Most non-cosmetic optical procedures



*See important information about orthodontia claims on pages 17-18.

The Dependent Care FSA Saves You Money While You are Working

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 and family members 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 13, 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.

Where Services May be Provided

Under the dependent care FSA, payments made to your tax dependent under the age of 19 or your spouse are not eligible expenses. You may use any of the following services.

- In-home babysitter
- Nursery school
- Daycare center
- Summer day camp
- Outside babysitter
- Elder custodial care
- Latchkey program
- Elder daycare

Remember, you must provide either your provider's business identification number or Social Security number for tax purposes.

Three Easy Ways to Pay

Tax-free money from your paycheck will be added to your dependent care account balance. The plan works like a checking account in that you can spend only up to the amount you have in your account at the time. You can pay your dependent care provider in one of these three ways:

- Use your Chard Snyder Benefit Card.
- Send payment directly from your account by using the Chard Snyder Portal.
- Pay your provider and then submit a claim for reimbursement. You can submit a claim online through the Chard Snyder Portal, through the Chard Snyder Mobile app or by fax or mail. If you submit a claim that is for more than the balance in your account, you will be reimbursed for the amount you have in your account at the time; then the rest of your claim will automatically be paid when more money is added.





Claims

You can submit a claim and receive a check or direct deposit payment (see page 15). You may pay with the Chard Snyder Benefit Card. Either way you may only receive the amount of money that is in your account when you submit your claim. Example, you submit a claim for \$200 and you have a balance of \$160, you will receive payment of \$160. The remaining \$40 will be sent when more money is added to your account. You will need to watch the balance in your account carefully when using your Benefit Card to pay daycare expenses.

Divorced Parents

The parent the child lives with most of the time may use the dependent care FSA even if the other parent claims the child as a tax dependent. If the dependent lives with both parents for the same amount of time per year, the parent with the highest adjusted gross income may use the plan.

Changing the Amount You Choose to Set Aside for Dependent Care

In some instances the IRS allows you to change the amount you put into the dependent care account.

- A dependent becomes eligible (example, becomes impaired)
- A dependent is no longer eligible (example, having their 13th birthday)
- You add dependents to your home (birth, adoption, marriage to a spouse with eligible dependents)
- You lose dependents (death, foster child returns to parent)
- You change to a different care provider that charges more or less
- You or your spouse change work or school hours, which changes the hours that care is needed
- You are divorced and your child moves in with the other parent

People First will need to approve any changes and may impose a deadline. Remember, you may not choose an annual election amount that is less than the amount that you have already contributed to your account.

Contact Your Tax Advisor

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



The Chard Snyder Benefit Card Keeps Your Transactions Simple

Swipe your Benefit Card at the cash register in stores and at doctors, dentists, orthodontists and optical providers. The card recognizes which items and services are eligible for your plan. Use it at some dependent care locations too.

You Will Receive Two Cards in the Mail

Both cards will show your name. You may sign one and have your spouse or other family member sign the other. Whichever of you signs the card becomes the official user of that card.

Activating Your Card

Call the toll-free number on the activation sticker on the front of your card or visit our website to activate your cards. You can use both cards once the first card is activated – you do not need to activate each of them.

Keep Your Benefit Card From Year to Year

There is an expiration date shown on the front of your Benefit Card. Keep your card, even after you have emptied your account for the year. The card will show a balance again at the beginning of your next plan year. You can even skip a plan year and the card will work when you enroll again.

If Your Card is Lost or Stolen

Call Chard Snyder directly at 855-824-9284; use the Chard Snyder Portal; or use the Chard Snyder mobile app to report a card lost or stolen as soon as you realize it is missing. We will cancel your current cards and issue replacement cards.

Don't Forget to Keep Your Receipts In a Safe Place

Save your receipts. You may be asked to provide proof that you purchased an eligible item or received an eligible service.



Email questions to
FloridaAskPenny@chard-snyder.com.

For security reasons, please do not send claims or personal information through email.



As of September 1, 2018, the Benny® prepaid benefit card will be replaced by the Chard Snyder Benefit Card. The new Benefit Card will work exactly the same as Benny.

The only difference is a new look.

Note: If you already have Benny, it will be active until the expiration date. You will receive the new Chard Snyder Benefit Card at the time of replacement.

It's Fast to Pay With Your Chard Snyder Benefit Card

Use your Benefit Card in so many places and keep your cash in your pocket.

Using Your Chard Snyder Benefit Card at a Store

You can usually pay for eligible expenses with your Benefit Card and in most cases no follow-up will be required. You should keep your receipts handy, just in case. If you have a limited purpose FSA, your card may only be used for vision and dental expenses. To pay using your Benefit Card:

1. **Swipe** your Benefit Card at the checkout.
2. **If you have** enough money in your account and you are purchasing eligible items, the amount of those purchases will be deducted automatically from your account.
3. **Save** your receipts to verify that your expenses comply with IRS guidelines. Most eligible expenses are approved automatically but you may be asked for copies to verify some of your purchases. Your receipt must show the merchant name, service received or item purchased, date and amount of the expense.

Using Your Chard Snyder Benefit Card at the Doctor's, Dentist's, Orthodontist's or Optical Office

1. **Swipe** your Benefit Card at the checkout.
2. **If you have** enough money in your account, the amount of the charges will be deducted automatically from your account.
3. **Save** your receipts to verify that your expenses comply with IRS guidelines. Most eligible expenses are approved automatically but you may be asked for copies to verify some of your purchases. Your receipt must show the provider name, service received or item purchased, date and amount of the expense.
4. **Make sure** you send in copies of your receipts or Explanation of Benefits (EOB) if you receive a letter from Chard Snyder requesting them. If requested receipts are not sent in, your Benefit Card could be suspended.

Over-the-Counter Healthcare Items

- You may use your Benefit Card to purchase eligible over-the-counter items that are not considered a drug or a medicine, such as bandages or other wound care merchandise, contact lens solution, etc. If your vendor's cash register is programmed to recognize eligible items, these purchases will usually not require further approval.
- Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses only with a prescription from your doctor. To use your Benefit Card for over-the-counter items, you must take your prescription to the pharmacist. Otherwise, you may submit a claim to Chard Snyder with the prescription and receipt showing what you paid.

You May Add a PIN to Your Chard Snyder Benefit Card

You may choose to use your card by swiping it and providing a signature or through the use of a four-digit personal identification number (PIN) at the point of sale.

The use of a PIN is not required to access your funds through the card. Even if you choose to add a PIN and forget it, you may choose Credit on the keypad and sign for the charge.

To use your optional PIN, choose Debit on the keypad and enter your PIN when requested.

Call 1-866-898-9795 to set up a PIN for your Chard Snyder Benefit Card.

Chard Snyder cannot change or provide a lost PIN number. You must call the phone number provided above for those services.

Why Your Chard Snyder Benefit Card Might Stop Working And What to do About It

Follow the rules to keep your Benefit Card working for you every time you need it.

Having a Benefit Card for your flexible spending account is convenient, but the IRS does require that you prove all of your card swipes are for eligible expenses or your card can be suspended.

The Benefit Card is programmed to recognize many eligible expenses at a store cash register. When your card swipe matches an eligible expense, all is well.

When there is no match, such as with many hospital, dental and doctor's office expenses, the IRS requires Chard Snyder to let you know that proof is required of your expense.

If you don't provide the information, the IRS requires us to stop the use of your card.

No one wants this to happen. So here's how to keep your card working:

1. When the Benefit Card cannot confirm a payment was for an eligible expense, you will receive a letter or email from Chard Snyder. It will tell you the name of the provider, the date the card was used and the amount that was paid and will ask that you send in proof of what you paid for.
2. You should send in a copy of an EOB or itemized invoice to support your claim.
3. If you cannot prove your claim was for an eligible expense, you may send copies of other sufficient receipts, EOBs or invoices to cover the amount requiring proof, along with a copy of the letter you received to Chard Snyder.

or

4. You may reimburse the payment that was made when you swiped your Benefit Card. Send a check for the amount of the swipe along with a copy of the letter you received to DSGI, PO Box 864684, Orlando, FL 32886-4684.
5. If your card has been suspended, sending in receipts or a check will allow it to work again. Until you provide proof or repay the swipe, your debit card will remain suspended. If no payment or substitute claim is provided, you may be subject to payback through payroll deduction or collection proceedings.

Even without the Benefit Card you can use your FSA. Just submit a claim for reimbursement. To do this, use the free Chard Snyder mobile app (available through the Google Play Store or Apple's App Store); submit an online claim through the Chard Snyder website; or mail or fax in a paper claim form.



Proof of Your Expense

All receipts, EOBs and bills must include the following:

- A date of service during the plan year
- The type of service or product purchased
- The provider's name
- The amount you must pay

The following may not be used to verify an expense:

- Canceled checks
- Handwritten receipts
- Your card transaction receipts
- Previous balance receipts
- If you don't have a receipt, contact the provider or your insurance company. They can usually supply the receipt or an EOB

Forgot Your Chard Snyder Benefit Card? No Problem. Just File a Claim. It's Fast and Easy

Use any of these three easy methods to file a claim.

Submit a Claim Using the Mobile App

Submit your healthcare or dependent care claim using your phone or tablet to save time.

- **Log in** as usual (see instructions on page 36).
- **Choose** *File A Claim*.
- **Enter** requested details regarding the claim.
- **Click** *Upload Receipt*. (Device camera will take a picture of your receipt. Make sure the picture is clear and the writing is legible.)
- **Click** the *Add Claim* button.

Submit an Online Claim

Save postage and time by filing your claim online.

- **Scan** your receipt and save it in one of the following formats: JPEG (.jpg), GIF (.gif) or PDF (.pdf). Total attachments must be no larger than 7 MB.
- **Log in** as usual (see instructions on page 36).
- **Click** on *File a Claim*.
- **Choose** the account that you would like to use and who you would like to pay (this can be a provider or reimbursement to yourself). Click *Next* to continue.
- **Click** *Upload Valid Documentation* to attach your receipt(s) to your claim. Be sure to upload the correct receipt file, as attaching the wrong file will delay your payment. Click *Next* to continue.
- **Enter** requested details regarding the claim, then click *Next* to continue.
- **Review** details of the claim.
- **Read** *Terms & Conditions* then click that you have done so.
- **Click** *Save for later, Add Another or Submit*.

After you click submit, a confirmation screen will show a list of all claims that you just submitted.

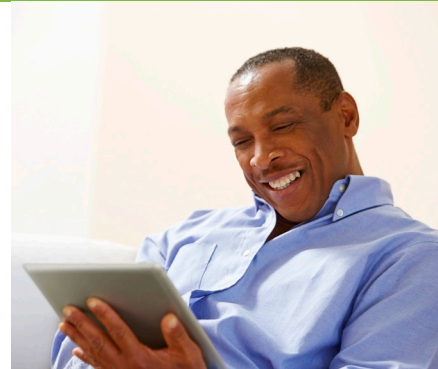
Submit a Paper Claim Form

If you are submitting a paper claim for services you have received or purchases you have made, follow the steps below.

- **Complete** an FSA claim form, available at PeopleFirst.MyFlorida.com and after you click on the *Chard Snyder* quick link to go to the portal.
- **Make** a copy of your completed claim form and send it with a copy of your receipt or EOB.

Fax: 888-245-8452

Mail: Chard Snyder, 6867 Cintas Boulevard, Mason, OH 45040



For additional information
regarding orthodontia
claims, see pages 17-18.

Questions while
you are in the portal?

Click on 'Chat with us'
from the Live Chat
section of the Tools &
Support page.

Remember These Tips When You Submit Your Claim

Claims deadlines, end-of-year tips and other things you need to know...

How to Find Important Dates for Your Plan

Important dates and rules for your plan are available when you go to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link to go to the portal. Go to the Accounts tab and click on the blue name of your plan. A screen will pop up showing you important information about your plan.

- Plan Year - These are the dates when your plan is active. The beginning date is the first date for this plan year that services or purchases will be eligible for payment. Your 2018 plan year runs from January 1, 2018, through December 31, 2018.
- Final Service Date - This is the last date for this plan year that you may purchase eligible services or merchandise. The final service date for the healthcare FSA and the limited purpose FSA is December 31, 2018. The final service date for the dependent care FSA is March 15, 2019.
- Final Filing Date - The last day that you may submit claims for payment. The final filing date for all FSA plan types is April 15, 2019.
- Claim Summary - This area shows the totals of all the claims you have submitted for the year, the amount of claims paid, the amount of claims that are pending, and the total of any that have been denied.

When Your Reimbursement Should Arrive

Your check will arrive within two weeks. Payment could arrive sooner if you are using direct deposit into your personal checking or savings account. Go to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link to go to the portal. Then go to the Profile tab to enter your bank account information to set up direct deposit payments.

End-of-Year Considerations

- Runout Period - All FSAs have a runout period. This is the time between the final service date and the final date you may submit a claim. The runout period provides you with extra time to submit receipts or EOBs for eligible services and merchandise that you purchased any time during the plan year and have not yet submitted. Remember claims not submitted by the end of the runout period will not be paid.
- Carryover - The healthcare FSA and the limited purpose FSA have a carryover feature which allows you to carry up to \$500 of your unspent money into the next plan year. See page 20 for more details on how the carryover works.
- Grace Period - The dependent care FSA offers a grace period which extends the time you have to spend your money. See page 21 for more details on how the grace period works.



Don't Forget to Keep Your Receipts In a Safe Place

Save your receipts. You may be asked to provide proof that you purchased an eligible item or received an eligible service. All receipts/bills must include a date of service during the plan year, a description of the service, the provider's name and the cost in order to be eligible for reimbursement. If you lose your receipt, the service provider can usually provide an account history or replacement receipt.

**Email questions to
FloridaAskPenny@chard-snyder.com.**

For security reasons, please do not send claims or personal information through email.

Save on Orthodontia With a Healthcare FSA or Limited Purpose FSA

Send Chard Snyder a copy of your orthodontia contract and your FSA can help you save 25 to 40 percent* in taxes on every dollar.

You may use your FSA along with orthodontia insurance to lower your actual out-of-pocket costs even more. If you use your Chard Snyder Benefit Card to pay up front, you will keep your cash in your pocket and you may be able to negotiate with your orthodontist for a lower cost.



Orthodontia Claims are Handled Differently Than Other Healthcare FSA Claims

Orthodontia expenses are the only approved FSA claims that may be paid as long as you are making payments. Be aware that many factors will impact your orthodontia cost, how much you will save through your FSA and how you are reimbursed. Following are three examples of how different factors impact results.

Example 1—Orthodontia Contract, Paying With the Benefit Card

Thomas does not have orthodontia insurance. The cost of his daughter's treatment is \$5,000 over 24 months. He has an FSA with an annual maximum contribution of \$2,500. He knows that he can be reimbursed through his FSA for payments during the period of treatment. His payment contract with the orthodontist is set up to use his FSA over three years:

Year One	Thomas' Payments	FSA Tax savings*
Treatment starts in the seventh month of the FSA plan year. Thomas makes a down payment using his Benefit Card	\$800.00	
The Benefit Card is used for five monthly payments of \$175 each	\$875.00	
<i>Total payments for Year One</i>	\$1,675.00	\$419.59
Year Two		
12 monthly Benefit Card payments of \$175 each	\$2,100.00	\$526.05
Year Three		
Seven monthly Benefit Card payments of \$175 each	\$1,225.00	\$306.86
<i>Totals over three-year period</i>	\$5,000.00	\$1,252.50

By saving \$1,502.50 in taxes, Thomas has effectively lowered the cost of his daughter's treatment to **\$3,747.50** from **\$5,000.00**.

*Savings will vary based on tax bracket. All examples shown calculated at 7.65% Social Security and 17.4% federal income tax savings.

Save on Orthodontia With an FSA

Example 2—No Orthodontia Insurance, Negotiated Savings

Chandra does not have orthodontia insurance and decided to pay the entire amount at the beginning of her \$5,000 treatment because she received a 10% discount from her orthodontist for doing so. She may be reimbursed up to the amount she elected to put into her FSA for the current plan year (\$2,500). Because Chandra paid the full amount in one plan year, she may not receive reimbursement for the balance in the next plan year even though treatment continues.

Total cost after discount	Insurance claim	Out-of-pocket expense	FSA Reimbursement	Non-reimbursable expense	Tax savings for year*
\$4,500	\$0	\$4,500	\$2,500	\$2,000	\$626.25

Example 3—Orthodontia Insurance and an FSA

Sharon has orthodontia insurance which pays 50% of costs up to a lifetime maximum benefit of \$1,000. The cost of her son's treatment is \$5,000 over a two-year term. She has an FSA with an annual maximum contribution of \$2,500. After considering her options, Sharon decides on the following course:

Year One	Insurance	Sharon
Down payment of 25% (\$1,250.00) split between insurance and Sharon	\$625.00	\$625.00
Four installments of \$156.25 per month split between insurance and Sharon	\$78.13	\$78.12
Insurance lifetime max is met on the fifth monthly payment	\$62.48	\$93.77
Sharon makes seven payments of \$156.25		\$1,093.75
Total Payments for Year One	\$1,000.00	\$2,125.00
Year Two		
Sharon makes 12 monthly payments of \$156.25	\$0	\$1,875.00
Totals paid over two-year period	\$1,000.00	\$4,000.00

Sharon is reimbursed \$1,000 by her orthodontia insurance. In addition, she is reimbursed through her healthcare FSA for the entire \$4,000 she paid in out-of-pocket expenses, which gives her a total tax savings of \$1,002*. Through insurance and tax savings, her total cost for Bobby's braces has been lowered to **\$2,998.00** from **\$5,000.00**.



Do you have
an HSA?

You may still use a
limited purpose FSA
for dental and
orthodontia expenses.



*Savings will vary based on tax bracket. All examples shown calculated at 7.65% Social Security and 17.4% federal income tax savings.

The information contained in this publication is not, nor is it intended to be, legal or tax advice. Federal regulations may change plan features without notice at any time. Example expenses may not be reimbursable under your specific plan or restrictions may apply. © 2017 Chard, Snyder & Associates, Inc. All rights reserved.

Flexible Spending Account Annual Expense Estimate Worksheet

Healthcare FSA

	Actual Expenses Last Year	Estimated Expenses New Year
Medical		
Co-pays / expenses		
Prescriptions	\$ _____	\$ _____
Physician visits	\$ _____	\$ _____
Hospital visit co-pays / expenses (including emergency)	\$ _____	\$ _____
Laboratory / testing expenses	\$ _____	\$ _____
Deductible expenses	\$ _____	\$ _____
Over-the-counter items (medicines require a prescription)	\$ _____	\$ _____
Vision		
Eye examination	\$ _____	\$ _____
Eyeglasses	\$ _____	\$ _____
Contact lenses and solution	\$ _____	\$ _____
LASIK surgery	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
Hearing		
Hearing examination	\$ _____	\$ _____
Hearing aid	\$ _____	\$ _____
Dental		
Co-pays / expenses		
Dental visits	\$ _____	\$ _____
Fillings	\$ _____	\$ _____
Major work (root canals, crowns, dentures, etc.)	\$ _____	\$ _____
Orthodontia (braces)	\$ _____	\$ _____
Deductible expenses	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
Total annual amounts	\$ _____	\$ _____

Dependent Care FSA

CHILD CARE *

Full-time care (per week)

Child one \$ _____

Child two \$ _____

Part-time care (per week)

Child one \$ _____

Child two \$ _____

1. Estimate the cost per week
for each category of care

2. Calculate the annual cost
(weekly full-time care plus
weekly part-time care X
number of weeks per year)

3. Total amount \$ _____

*Child must be less than 13 years of age.

DISABLED / ELDER CARE*

Caregiver
monthly cost \$ _____

Multiply monthly
cost times number
of months
estimated \$ _____

* Care provided for a qualified
dependent of any age who requires
assistance with the basic tasks of daily
life as a result of physical or mental
challenges.

How Does the Carryover Work with Your Healthcare or Limited Purpose FSA?

Special Note for the Beginning of 2018:

The grace period will continue to apply to the 2017 FSA plans that you are already enrolled in. This gives you until March 15, 2018, to finish spending any money in your 2017 account.

You will also have until April 15, 2018, in order to file claims or submit receipts for expenses incurred during the 2017 plan year, as well as expenses incurred during the grace period mentioned above.

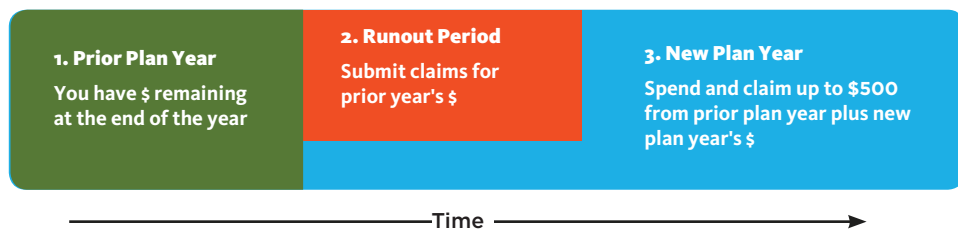
Starting with the 2018 plan year, the healthcare FSA and the limited purpose FSA will allow you to carry over up to \$500 of your unused money into the next plan year.

The carryover allows you to carry over up to \$500 of your unused money in your healthcare or limited purpose FSA into the next plan year.

You may continue to file claims for reimbursement of eligible FSA expenses incurred before December 31, 2018, until the runout deadline of April 15, 2019.

The carryover feature does not apply to the dependent care FSA. The dependent care FSA does have a grace period. See page 21 for details on how the grace period works.

The healthcare or limited purpose FSA carryover works with the runout period and prior and new plan years like this:



1. Prior plan year

- The amount you chose to contribute from each paycheck was put into your FSA.
- You could use the Chard Snyder Benefit Card or submit claims for any eligible services received or merchandise purchased after the date your plan year began.

2. Runout period

(overlaps new plan year)

- When you pay with the Benefit Card during this period, you are using the money from the new plan year and up to \$500 from the balance of the prior plan year.
- You may submit claims for healthcare expenses dated during the prior plan year until the end of the runout period or until you have no money left for that year.

3. New plan year

(overlaps runout period)

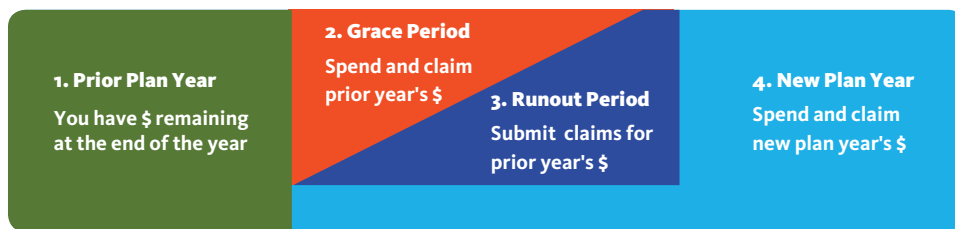
- You re-enroll in the healthcare FSA and the full amount you choose to contribute is put into your FSA for the new plan year.
- You use your Benefit Card to pay for current services and merchandise.
- You may choose to submit claims for eligible expenses through our website, mobile app, or by fax or mail for any eligible services received or merchandise purchased on or after the starting date of the new plan year.
- The unused balance from your prior plan year (up to \$500) is made available to you.

Email questions to
FloridaAskPenny@chard-snyder.com

For security reasons, please do not send claims or personal information through email.

How Does the Dependent Care FSA Grace Period Work?

The FSA grace period works with the runout period and prior and new plan years like this:



1. Prior plan year

- The amount you chose to contribute from each paycheck was put into your FSA.
- You could submit claims for any eligible services received or merchandise purchased after the date your plan year began.

2. Grace period (overlaps runout period and new plan year)

- All claims during this period will be paid from your prior plan year funds until that money is gone.
- You should submit claims dated during the grace period (new plan year) after you are sure you have no remaining claims to submit from the prior plan year.
- We cannot reimburse you with funds from your new plan year for expenses dated during the prior plan year.

3. Runout period (overlaps grace period and new plan year)

- If there is money in your account from the prior plan year, you may submit claims for expenses dated during that year or the grace period.
- When your money from the prior plan year is gone, no more claims for services received during that plan year will be paid.
- All other claims dated during the grace period or the new plan year will be paid from money in your new plan year account.

4. New plan year (overlaps grace period and runout period)

- You re-enroll in the FSA and the amount you choose to contribute from each paycheck is put into your FSA for the new plan year.
- You submit claims for any eligible services received or merchandise purchased on or after the starting date of the new plan year.

An IRS Revenue Notice permits a grace period of two months and 15 days following the end of your 2018 plan year (December 31, 2018). This grace period ends on March 15, 2019. Funds will be automatically deducted from any remaining dollars in your 2018 balance. You should not confuse the grace period with the plan's runout period. The runout period extends until April 15, 2019. This is a period for filing claims incurred any time during the 2018 plan year, as well as during the grace period mentioned above.

You may continue to use your Chard Snyder Benefit Card for your expenses during the grace period and it will use the money left from your 2018 plan year first.

The deadline to file claims is April 15, 2019, for reimbursement of eligible dependent care FSA expenses incurred before March 15, 2019.

Email questions to FloridaAskPenny@chard-snyder.com

For security reasons, please do not send claims or personal information through email.

Change Your Flexible Spending Account When Your Life Takes a Twist

Everyone's life changes now and then ... when it does, make sure to change your FSA plan to fit your new situation.

Changing the Amount You Set Aside For Your Flexible Spending Account

You may change the amount of money you decide to have deducted for your FSA in the case of life events such as:

- You marry or divorce.
- You adopt a child or have a baby.
- There is a death in your immediate family or your adoption proceedings are not completed.
- One of your dependents becomes over-age.
- Your spouse gains or loses eligibility for a plan through their employer.
- Your dependent care costs change.

Federal regulations do not allow you to make changes for any other reason.

To change or to continue your FSA coverage, contact the People First Service Center within 60 days of the event by visiting the People First website at PeopleFirst.MyFlorida.com or by calling 1-866-663-4735; TTY 1-866-221-0268. Specific guidelines about leave policies can be obtained from your Agency Personnel Office or the People First Service Center. In addition, the Family and Medical Leave Act (FMLA) may affect your rights to continue coverage while on leave.

What Happens When You Leave Your Job or Become Ineligible for the Benefit?

If you leave your current place of employment or become ineligible for the plan, you still have until the end of the runout period to submit claims for services or items purchased before you became ineligible. Any money remaining in your account at the end of your runout period is lost.

If you choose to elect COBRA for your healthcare FSA, you will be required to continue to put the same amount of money in the account every month after tax as you put in before tax while you were still working for your former employer. Using COBRA to continue a healthcare FSA can be a way to use the balance in your account for eligible expenses you incur following your termination.

If you participate in an FSA and terminate your state employment, you must complete a Flexible Spending Account Options When Employment Ends Form. Forms are available by accessing the People First website or by contacting the People First Service Center. If you terminate participation in the plan, claims for medical expenses incurred after the last payroll deduction will not be eligible for reimbursement.

However, should contributions to your account stop for any reason, payment of claims will be suspended, regardless of your account balance. For participants who have terminated, claim payments will be suspended until the People First Service Center receives a signed Flexible Spending Account Options When Employment Ends Form with selection and payment. Participants going on leave must contact their Agency Personnel Office for existing options.

NOTE: One option on the form is to have your balance deducted from your annual or sick leave payout on a pretax basis. This option will allow you to be reimbursed for expenses incurred through the end of the plan year.

Additional Guidelines and the Appeal Process for Your Flexible Spending Account

FSA Guidelines

1. The IRS does not allow you to pay your medical or other insurance premiums, including Medicare, through either type of FSA.
2. You cannot transfer money between FSAs or pay a dependent care expense from your healthcare or limited purpose FSA or vice versa.
3. You may not receive insurance benefits or any other compensation for expenses which are reimbursed through your FSAs.
4. You cannot deduct reimbursed expenses for income tax purposes.
5. You may not be reimbursed for a service which you have not yet received.
6. Be conservative when estimating your medical and/or dependent care expenses for the plan year. IRS regulations state that any unused funds which remain in your FSA after a plan year ends, and all reimbursable requests have been submitted and processed, cannot be returned to you. The only exception to this rule is the carryover feature of the healthcare and limited purpose FSA, which allows up to \$500 to be carried over into the next plan year.

Appeal Process

If you have had your FSA reimbursement claim denied, or other similar request denied, in full or in part, you have the right to appeal the decision by sending a written request of the denial for review to Chard Snyder.

Your appeal must state the following:

- The date(s) of the service(s) for which your request was denied
- A copy of the denial letter(s) you received
- Why you think your request should be approved; and
- Any additional documents, information or comments you think may have a bearing on your appeal.

You will be notified by secure email of the decision regarding your appeal. If no email address is on file, you will be notified by U.S. mail delivery.

How to Submit Your Appeal

- All appeals must be submitted in writing
- Please include the *State of Florida Appeals Coversheet* found in the Chard Snyder Portal under the *Forms Section of Tools & Support*

Send your appeals by fax to:

888-304-7497

Or send by mail:

Chard Snyder
ATTN: State of Florida Appeals Committee
6867 Cintas Boulevard
Mason, Ohio 45040

When Using the Dependent Care Account Additional Documentation is Needed To File Your Annual Taxes

To claim the income exclusion for dependent care expenses on IRS Form 2441 (Child and Dependent Care Expenses), you must be able to identify your dependent care provider. If your dependent care is provided by an individual, you will need their Social Security number for identification, unless he or she is a resident or non-resident alien who does not have a Social Security number. If your dependent care is provided by an establishment, you will need its taxpayer identification number.

If you are unable to obtain a dependent care provider's information, you must compose a written statement that explains the circumstances and states that you made a serious and earnest effort to get the information. This statement must accompany your IRS Form 2441.

How Participation May Affect Your Other Benefits

When you participate in the pretax premium component and/or the reimbursement account component of the flexible spending account program, you save both federal income and Social Security taxes. However, participation may affect the benefits you receive from other tax-deferred or employee benefit plans.

Social Security

Over the long run, paying less Social Security taxes could slightly reduce your Social Security retirement or disability benefits. However, the taxes you save over the years should more than offset the slight reduction you might see at retirement.

Florida Retirement System (FRS)

Your benefits from the FRS are not affected in any way by your participation in the flexible spending accounts program. FRS benefits are calculated on your gross salary before pretax premiums or reimbursement account contributions are deducted.

Life Insurance and Pay Raise Calculations

Your pay raises and the value of your State Group Life Insurance will continue to be based on your base annual earnings, before pretax premiums or reimbursement account contributions are deducted. FSA participation will have no impact.

State University System Optional Retirement Program

If you participate in the State University System Optional Retirement Program (SUSORP), the amount contributed by the state to your SUSORP account will not be affected by your participation in either part of the flexible spending accounts program. However, the maximum that you may contribute to the SUSORP will be based on your adjusted gross income, after pretax premium and/or reimbursement account contributions. Please contact the Division of Retirement for further information.





HEALTH SAVINGS ACCOUNTS



What is a Health Savings Account and What Will it Do?

A Health Savings Account (HSA) works with your High Deductible Health plan (HDHP). It allows you to use pretax dollars to pay your health professional or reimburse yourself for eligible out-of-pocket medical costs not covered by your insurance. You'll save 25 to 40 percent on every dollar in your account and increase your spendable income.



Your HSA:

- **Is your money.** Funds in your account stay with you, even if you change employers or stop working.
- **Pays medical expenses.** Use for eligible expenses your health insurance doesn't cover.
- **Reduces your taxable income.** Your money is not taxed when you put it in nor when you take it out to pay for eligible medical expenses.
- **Grows with you.** As your balance grows, you may invest in mutual funds yielding even more tax-free earnings.
- **Helps you plan for the future.** After you turn **65**, you may use your HSA Advantage account for non-medical expenses without penalty—paying only the income tax at your regular rate.

Money used for eligible healthcare expenses is always tax free.

You Can Invest Your HSA Advantage™ Savings

Your HSA Advantage account offers the option of self-directed mutual fund investments to help you grow your healthcare savings for future needs.*

You should decide how much money you want to keep readily available in your interest-bearing account and set a threshold for that amount. You may choose to set your threshold from \$1,000 up.

Review the current list of available mutual funds on the Chard Snyder website and choose the funds in which you want to invest. Once you have set your threshold and chosen your investments, any money you contribute over the threshold will sweep into the investments of your choice in \$100 increments, with no further action required.

If your interest-bearing account falls more than \$100 below your threshold, HSA Advantage will sweep funds out of your investment account back into your interest-bearing account.

Your Benefit Card may be used for amounts up to the threshold you have set for your interest-bearing account. To set up your investments, follow these steps:

- **Go to** PeopleFirst.MyFlorida.com.
- **Click** on the *Chard Snyder* quick link to go to the portal.
- **Go** to the *Accounts* tab; then choose *Investments* on the left.
- **Click** on *View Investment Details*.

* A small quarterly fee, calculated as a percentage of your total investments, will be charged to your account. The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.

Mutual fund investments are not FDIC insured and are not guaranteed by Chard Snyder or Healthcare Bank.

Are You Eligible for HSA Advantage?

See the chart below to confirm that you are eligible to enroll or put money into an HSA Advantage™ account. Money in any previous HSA may continue to be used for eligible expenses at any time.



Employees must be covered by one of the state's HDHP options—either the high deductible PPO or the high deductible HMO.

Required	Yes	No
You are enrolled in one of the state's HDHPs that meets IRS minimum requirements for single and family deductibles.	✓	
You Are Eligible if Any of the Following Are True		
You have a \$0 balance in your and/or your spouse's healthcare FSA and both plan year(s) are over.	✓	
You receive Veterans Affairs medical benefits for a service-connected disability or your spouse receives VA benefits.	✓	
Your children and/or spouse have health coverage under an insurance plan that is not a qualified HDHP (including Medicare).	✓	
You are enrolled in dental, vision, disability and/or long-term care insurance.	✓	
You are enrolled in a limited purpose FSA for dental and vision expenses and/or in a dependent care FSA.	✓	
Your HDHP plan pays 100% of preventive care even before your deductible is met.	✓	
You Are Not Eligible if Any of the Following Are True		
You are enrolled in Medicare or Medicaid or are listed as a dependent on someone else's tax return.		✓
You have carried over a balance in your and/or your spouse's healthcare FSA, you have a balance during a healthcare FSA grace period or the plan year for you and/or your spouse is not over.		✓
You have received healthcare benefits (other than dental, vision, preventive or service related) from the Veterans Affairs (TRICARE) within the last three months (including prescriptions).		✓
Your spouse is enrolled in a healthcare plan (includes any health reimbursement arrangement offered by an employer) that provides you with benefits before you have met the IRS minimum deductible for the year.		✓
You have contributed the annual federally-set limit to another HSA or medical savings account (MSA) this year.		✓



Getting Started with HSA Advantage



Your HSA with Chard Snyder, HSA Advantage™, is a personal bank account that belongs to you. It is used in combination with an eligible HDHP. (See additional eligibility information on page 27.) Your new HSA Advantage account will be automatically opened for you. If additional information is needed during this process, Chard Snyder will contact you. Your account must be open before you can deposit or access money.

In accordance with the USA PATRIOT Act, banks are required to confirm your identity before your account can be opened. Be aware you may be asked to provide support in the form of a driver's license or other legal proof of who you are.

.....

You may deposit money into your HSA Advantage personal bank account up to the annual limit set by the IRS for single or family plans.

.....

You can log in to People First any time you want to change your pretax annual election amount. You can't set the annual election amount to be a number that is less than the amount that you have already contributed at the time of the change or go over the federally-set annual limit.

.....

You'll receive two Chard Snyder Benefit Cards by first class U.S. mail delivery, one for you and one for another family member. Remember, like any other bank account, you may only spend up to your current balance.

Tips for a Successful HSA

- Keep account banking records, invoices and receipts with each year's federal tax return.
- Complete IRS Form 8889 and attach it to your annual tax return.
- Look out for forms that Chard Snyder will create to make your tax records complete. The following will be generated and posted in the *Chard Snyder Portal*:
 - IRS Form 1099-SA, which shows the amount you spent from your account during the year, and
 - IRS Form 5498-SA, which shows the amount you deposited for the year.



Save on All These Healthcare Expenses

Wondering if it's an eligible expense? Go to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link to go to the portal. Then click on the *Tools & Support* tab to find the **Eligible Expenses Table** to see a complete list of eligible expenses. Below is a short version of the official list.

Acupuncture	Health insurance premiums (while you are on unemployment)	Physical therapy
Alcoholism / drug addiction treatment	Hearing aid / batteries	Prescriptions
Artificial limbs	Hospital services	Private hospital room
Artificial teeth	Insulin	Psychiatric care (prescribed)
Braille books / magazines	Laboratory fees	Retiree medical premiums
Childbirth classes	LASIK surgery	Sales tax (on eligible expenses)
Chiropractors	Learning disability	Smoking cessation (prescribed)
COBRA premiums	Long-term care premiums	Speech training
Co-insurance / co-pays	Medical monitoring devices	Transplants
Contact lenses / solution	Medical services	Vaccines
Crutches	Medicare premiums	Weight loss programs (prescribed)
Deductibles	Operations / surgery	Wheelchair
Dental treatment	Optometrist	X-ray fees
Eye exams / eyeglasses	Orthodontia	
Fitness classes (prescribed)	Osteopath	
Fluoridation treatments	Physical exams (non employment)	
Guide dog		



EXPENSE TRACKER

The Expense Tracker, located in the *Chard Snyder* Portal and also available in the mobile app, allows you to do the following:

- Enter your expenses.
- View and print reports.
- View by type of service, provider or date range.

Plus, Over-the-Counter Items...

You may purchase eligible over-the-counter items that are not considered a drug or a medicine, such as bandages, wound care, contact lens solution, etc.

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses with a prescription from your doctor. You should keep your prescription and your receipt with your tax records.

KEEP your receipts with your tax records for the year. That way, you will always be able to find them.



Making Contributions to Your HSA Advantage Account

Each year, you may make contributions to your HSA Advantage™ account up to the annual limit set by the IRS.

- If you enroll in a high deductible HMO or PPO and elect an HSA, the state will make a contribution of up to \$500 (annually) for an individual with single coverage or \$1,000 (annually) for an individual with family coverage. You must be an active, full-time or part-time employee to qualify for the state's contribution.
- The State of Florida will also deduct pretax money from your pay and deposit it to your account, if desired. This means you will not pay federal income tax or Social Security taxes on those dollars.
- You do not have to make a contribution to your HSA to receive the state's contribution. You must simply enroll in a high deductible health plan (HDHP) and elect to have an HSA. The state's contribution is made each pay period over the course of a calendar year, in equal amounts. Even if you are not sure that you want to contribute to an HSA beginning in January, you may wish to enroll to ensure you receive the state's contribution.
- You may change the amount of your contribution by logging in to the People First website at PeopleFirst.MyFlorida.com or contact the People First Service Center by phone at 1-866-663-4735; TTY 1-866-221-0268. Specialists are available Monday through Friday, 8 am through 6 pm Eastern time.
- After you turn 55, you are allowed to make an additional \$1,000 catch-up contribution each tax year to maximize your savings.
- Once you are covered by Medicare, you must stop making contributions to your HSA Advantage account. You may continue to use the money you have saved without tax penalties.

Make sure that you do not over-contribute:

- If you and your spouse each contribute through different employers, you may divide the IRS annual family limit for the year however you like. If either employer contributes to your HSA, make sure you include those contributions in the total for your maximum allowed annual contribution.
- If you contribute too much, call Chard Snyder for assistance as soon as you become aware of the problem. We may be able to help you avoid penalties and additional paperwork.
- See IRS.gov for further information.



Starting Late in the Calendar Year

If you are eligible, you may open your HSA Advantage account any time up to December 1 and still contribute up to the maximum for the full year if you are covered by an IRS-approved HDHP. You may contribute until the annual IRS tax filing date without extensions (usually April 15).

If you were not covered by an approved HDHP for the entire year but are covered by one on December 1, under the Last Month Rule, you may still contribute the maximum allowed amount. Under this rule, you must stay HSA-eligible for a 13-month period (from December 1 of the year you enroll to December 31 of the following year).

If you become ineligible during this 13-month period, you will have to pay a 10% penalty plus taxes on the total contributions that would not have been made except for the Last Month Rule.

2018 Maximum Contribution	
Individual	\$3,450
Family	\$6,900
Age 55 & up catch-up	\$1,000

The Chard Snyder Benefit Card Saves Cash

You can keep your cash in your pocket when you pay with your Benefit Card. The Benefit Card helps you follow IRS rules by allowing purchases only at locations that provide eligible services or merchandise. The Benefit Card is smarter than the average card and recognizes which items are eligible at most places that sell over-the-counter healthcare merchandise.

Using Your Chard Snyder Benefit Card at a Store

Pay for eligible expenses with your Benefit Card. The Benefit Card is very smart and recognizes eligible expenses at most stores.

1. **Give** the cashier your card.
2. **If you have** eligible purchases and enough money in your account to pay for them, the amount of those purchases will be deducted automatically from your account.
3. **Save** your receipts with your annual tax documents to verify that your expenses comply with IRS guidelines in case you are audited.

Pay a Vendor's Bill Online

To pay a bill online, follow these steps:

1. **Go** to PeopleFirst.MyFlorida.com.
2. **Click** on the *Chard Snyder* quick link to go to the portal.
3. **Choose** *Make HSA Transaction* from the *I want to...* box.
4. **Choose** *Someone Else* from the To drop-down. Click *Next*.
5. **Enter** the *Payee Details* as requested. Click *Next*.
6. **Choose** *One-time* or *Schedule* under Transaction Schedule. Click *Next*.
7. **Enter** the transaction details requested. Click *Next*.
8. **Read** Terms & Conditions, and then click that you have done so.
9. **Click** *Submit*.

Reimburse Yourself by Transferring Funds to Your Personal Checking or Savings Account

To transfer funds to another account, do the following:

1. **Go** to PeopleFirst.MyFlorida.com.
2. **Click** on the *Chard Snyder* quick link to go to the portal.
3. **Choose** *Make HSA Transaction* from the *I want to...* box.
4. **Choose** your bank account from the To drop-down or change your account by clicking *Update Bank Account*. Click *Next*.
5. **Choose** *One-time* or *Schedule* under Transaction Schedule. Click *Next*.
6. **Enter** the transaction details requested. Click *Next*.
7. **Read** Terms & Conditions, and then click that you have done so.
8. **Click** *Submit*.

Remember:
You are responsible, under IRS guidelines, to have proof that all money paid from your HSA Advantage™ account was for eligible medical expenses.



Keep Good Records and Save Your Receipts

The IRS may require you to prove that money taken from your HSA Advantage account was used for eligible expenses, so keep your proof with your tax information for at least three years. Your proof may be an Explanation of Benefits (EOB), bill or receipt, but not a canceled check or debit card receipt. Your EOB, bill or receipt must provide the date of the expense, a description of the item or service, the name of the store or provider and the amount you paid. Your expenses must occur after your plan begins and your bank account is open.

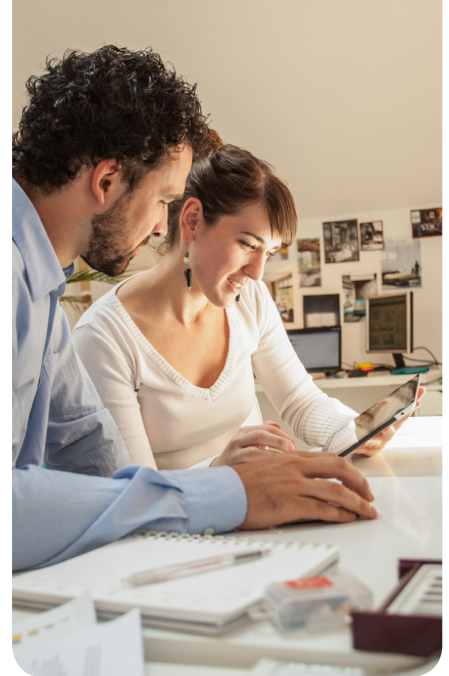
Email questions to
FloridaAskPenny@chard-snyder.com.

For security reasons, please do not send claims or personal information through email.

LOSE YOUR BENEFIT CARD?
Call 855-824-9284, use the Chard Snyder Portal, use the Chard Snyder Mobile app or email FloridaAskPenny@chard-snyder.com.



HSA Annual Expense Estimate Worksheet



HDHPs	Actual Expenses Last Year	Estimated Expenses New Year
Expenses toward plan deductible		
Prescriptions	\$ _____	\$ _____
Physician visits	\$ _____	\$ _____
Hospital	\$ _____	\$ _____
Laboratory / testing	\$ _____	\$ _____
Miscellaneous Health Expenses Not Covered by Insurance		
Over-the-counter (medicines require a prescription to be eligible)	\$ _____	\$ _____
Dental		
Co-pays / expenses		
Dental visits	\$ _____	\$ _____
Fillings	\$ _____	\$ _____
Major work (root canals, crowns, dentures, etc.)	\$ _____	\$ _____
Orthodontia (braces)	\$ _____	\$ _____
Vision		
Eye examination	\$ _____	\$ _____
Eyeglasses	\$ _____	\$ _____
Contact lenses and solution	\$ _____	\$ _____
LASIK surgery	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
Hearing		
Hearing examination	\$ _____	\$ _____
Hearing aid	\$ _____	\$ _____
Miscellaneous Dental, Vision and Hearing Expenses Not Covered by Insurance		
Over-the-counter (medicines require a prescription to be eligible)	\$ _____	\$ _____
Additional contribution to maximize annual savings	\$ _____	\$ _____
Total annual amounts	\$ _____	\$ _____



In an HSA? Enroll in a Limited Purpose and/or Dependent Care FSA

If you enrolled in a high deductible health plan (HDHP) and have a health savings account (HSA), you might think there is no reason to also participate in a flexible spending account (FSA). Not true! Limited purpose and dependent care FSA plans offer two more great ways to save 25 to 40 percent in taxes on every dollar spent on the following expenses.

Limited Purpose FSA Saves on Vision and Dental Expenses

Enroll in the limited purpose FSA to save on dental, orthodontia and optical expenses for everyone in your family. You can buy a new pair of glasses, pay for your child's dental braces or have a root canal without touching your HSA savings. Plus, you can spend up to the full amount of your FSA before it's in your account. Pay with the Chard Snyder Benefit Card and you may not even have to file a claim.

Vision / Dental Expenses

- Eye exams
- Glasses
- Contacts
- Lens solution
- LASIK
- Optical co-insurance
- Orthodontia
- Dental treatments
- Dental deductibles
- Dental visits

Dependent Care FSA Saves Money While You Work

While your HSA is only for health-related merchandise and services, you may still enroll in the dependent care FSA to save on dependent care expenses while you and your spouse are working or attending school. You may use the dependent care account for children under the age of 13, dependents of any age who qualify as physically or mentally unable to care for themselves under IRS guidelines, or dependent elders in your household. To qualify dependents must also be claimed on your taxes.

Dependent Care Expenses

- Babysitters
- Daycare centers
- Latchkey programs
- Nursery school
- Elder daycare
- Elder custodial care



It's easy to pay for your expenses using the Chard Snyder Benefit Card or by sending payment directly to your provider with our online payment services.

More information about the limited purpose FSA and dependent care FSA is available in the Flexible Spending Account section of this guide, starting on page 7.



Transfer an Existing HSA to HSA Advantage

If you have another HSA and would like to transfer funds to HSA Advantage™, there are several important things you need to do.

First, you need to enroll in one of the state's high deductible health plans and HSA Advantage in People First. Once your enrollment is complete and you accept the terms & conditions, your account will be automatically opened for you. Your new HSA Advantage account must be open before you can deposit or access money.

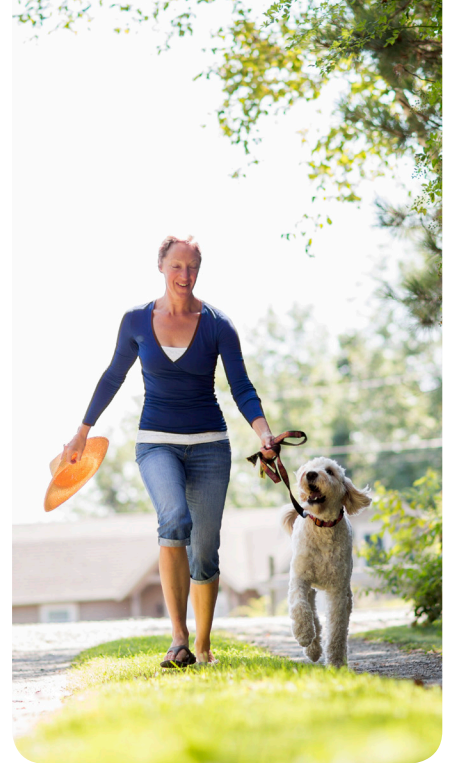
Next, decide if you want to move the entire balance of your other HSA to your new HSA Advantage account. Your current bank may charge a fee to close your original account or a monthly service charge to keep it open.

If you decide to complete the transfer, use the following process:

- Confirm that your HSA Advantage account is open and active.
 - » Go to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link to go to the portal and view your balance. If you have money in your account, it is active.
 - » Receiving your Chard Snyder Benefit Card through the mail is not a guarantee that your account is active.
- Contact Chard Snyder to request an HSA Advantage transfer form which notifies both banks of your decision to move the funds.
- Complete and forward the form to the bank currently holding your funds.

The original bank writes a check for the amount of your request and sends it directly to HSA Advantage to be deposited into your account. Your funds are not available from either account while they are in transit, and it may take up to 60 days to complete the entire process. The original bank may choose not to close an account with a minimum or negative balance. If this occurs, check with the bank for additional details.

You will receive tax documents from each bank that has held HSA funds during the calendar year.





What Happens When You Leave Your Job or Become Ineligible for the Benefit?

If you leave your employment or become ineligible for the HSA Advantage™ benefit, you will no longer receive contributions from the State of Florida, but the account is yours and you can continue to spend the money on eligible expenses.

You may choose to keep your HSA Advantage account with Chard Snyder. If you do, there will be an administration charge of \$4 per month subtracted from your account.

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You will receive two new Chard Snyder Benefit Cards via first class U.S. mail delivery.

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You may continue to manage the investments in your HSA Advantage account and draw interest on your balance.

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If you are enrolled in an eligible HDHP, you may continue to make contributions.



Accessing Your Account Details

How To Access Your Account

Access the Chard Snyder Portal from your desktop

1. **Go to PeopleFirst.MyFlorida.com.**
2. **Click** on the *Chard Snyder* quick link.

Use Chard Snyder Mobile app from your smartphone or tablet

1. **Download** the Chard Snyder Mobile app from your app store.
2. **Click** the icon for the app.
3. **Enter** your username. It will be your People First ID number.
4. **Enter** your password. This will default as “Pf” and your date of birth in the following format: PfMMDDYY.
5. Create a four-digit passcode to use each time you log in through your mobile device.

Keep Your Banking Information Up-to-Date Using the Chard Snyder Portal

1. **Access** the portal as shown above.
2. **Go** to the Profile tab.
3. **Click** *Banking/Cards* in the left column.
4. **Click** appropriate links (in blue) to add a new bank account.

Your Email Address... It's Important

When we have your email address on file, you will receive a confirmation when we enter your claim and again when your payment is sent.

To add or update your email address, use the People First website. Profile updates made there will be shared with our system.

You May Receive Your Payment by Direct Deposit into Your Personal Bank Account

Go to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link to go to the portal. Then go to the Profile tab to enter your bank account information in order to set up direct deposit payments. Until your bank account information is entered, you will be mailed a check.

FIND forms and documents at
PeopleFirst.MyFlorida.com or IRS.gov.

Online Tools to Help You Manage Your Plan From Anywhere

Use a variety of virtual tools to manage your plan anywhere you happen to be.

Website

The Chard Snyder website allows you to easily find information about your plan. You can:

- Check your balance for any plan.
- Review transaction details.
- Access forms.
- Submit claims.
- See the status of claims.
- Check if your expense is eligible.
- See educational videos.
- Access account statements and tax documents.
- Manage HSA Advantage™ investments.
- Manage beneficiary information.

Information about the website is located throughout these instructions. See the Table of Contents to locate specific topics.

Chard Snyder Mobile App

Our mobile app offers an additional way to manage your plan. Use your smartphone or tablet to:

- Check your balance for any plan.
- Review transaction details.
- Pay your service provider.
- Submit claims for your FSA or reimburse yourself from your HSA.
- See the status of claims.
- Submit receipts.
- Use your smartphone to scan items to see if they are eligible

It's free from your app store.

Information about using the mobile app is located throughout these instructions.

Text Alerts

In the Chard Snyder Portal you may choose to receive automated text messages or update your choices. Choose to be alerted when:

- A claim has been filed.
- A claim has been denied.
- A receipt is needed for your claim.
- Payment is issued.

FloridaAskpenny@chard-snyder.com

Use email to ask questions and receive answers within 24 hours. For security reasons, please do not send claims or personal information through email.

Live Chat

Live Chat is convenient, simple and allows you to multitask. With a click of your mouse, you can start chatting with one of our customer service representatives.

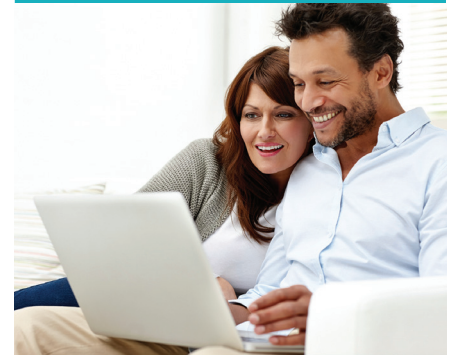
- Ask questions about how your plan works.
- Check whether you can use your plan for specific items or services.
- Get other help regarding the details of your account.

Anything that you might call in or email about, you can also take care of using live chat.

Representatives are available to chat Monday through Friday, 8 am through 5 pm Eastern time.



New Live Chat Feature Gives You One More Way to Get Things Done



Chat online with a customer service representative by clicking on the 'Chat with us' link under Live Chat in the left-side menu of the FSA & HSA Information Portal.

2018 Savings and Spending Accounts Comparison Chart

	Flexible Spending Accounts (FSA)			Health Savings Account (HSA)
	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA	
How It Works	<p>You deposit pretax money into the account through payroll deductions to pay for eligible medical, dental, vision, preventive and prescription drug expenses.</p> <ul style="list-style-type: none"> • Use the Benny[®] prepaid benefits card to pay for eligible services and items; • Pay your provider directly from your account online; or • Pay out of pocket for eligible medical expenses; then submit claims to be reimbursed. 	<p>You deposit pretax money into the account through payroll deductions to pay for eligible dental, vision and preventive care expenses not covered by your health plan.</p> <ul style="list-style-type: none"> • Use the Benny prepaid benefits card to pay for eligible services and items; • Pay your provider directly from your account online; or • Pay out of pocket for certain eligible expenses; then submit claims to be reimbursed. 	<p>You deposit pretax money into the account through payroll deductions. You get reimbursed for eligible services (not healthcare related) to care for children under age 13 or age 13 or older who live with you at least 8 hours a day and who need supervised care, such as an elderly parent or spouse with a disability.</p> <ul style="list-style-type: none"> • Use the Benny prepaid benefits card to pay for eligible dependent care services; • Pay your provider directly from your account online; or • Pay out of pocket for eligible dependent care expenses; then submit claims to be reimbursed. 	<p>The state contributes pretax money to your personal bank account each month for you to pay for eligible health expenses and save for future costs. You may also deposit pretax money.</p> <ul style="list-style-type: none"> • Pay for eligible expenses from this savings account at time of service or purchase; • Pay your provider directly from your account online; or • Pay out of pocket for eligible expenses; then reimburse yourself from this account.
Who Is Eligible	Benefits-eligible employees.	Benefits-eligible employees.	Benefits-eligible employees.	Employees enrolled in a high deductible health plan.
State Contribution	No	No	No	<p>Yes. Must enroll in an HSA Savings Account online in People First, which automatically opens your HSA Advantage[™] account. State contributes:</p> <ul style="list-style-type: none"> • \$41.66/month for single coverage (up to \$500/year) • \$83.33/month for family coverage (up to \$1,000/year)
Employee Contribution Limit	<p>Yes. \$60 minimum/year \$2,650 maximum/year</p>	<p>Yes. \$60 minimum/year \$2,650 maximum/year</p>	<p>Yes. \$60 minimum/year \$5,000 maximum/year/household</p>	<p>Yes. \$3,450/year for single coverage \$6,900/year for family coverage (Limits include the state's contribution.) Employees aged 55+ may make catch-up contributions of an additional \$1,000 each year.</p>

2018 Savings and Spending Accounts Comparison Chart

	Flexible Spending Accounts (FSA)			Health Savings Account (HSA)
	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA	
When Money Is Available	The total amount of your annual election is available January 1 (for open enrollment) or on your enrollment date (for new hires or if you have an appropriate Qualifying Status Change (QSC) event).	The total amount of your annual election is available January 1 (for open enrollment) or on your enrollment date (for new hires or if you have an appropriate QSC event).	Money is added to your account after each payroll deduction. You may use only the amount you have in your account at the time.	As the state deposits amounts into your Chard Snyder HSA Advantage™ personal savings account.
Payment Card	Yes. Benny prepaid benefits card	Yes. Benny prepaid benefits card	Yes. Benny prepaid benefits card	Yes. Benny prepaid benefits card
Deadline to Use Funds	Yes. Use funds by December 31 and submit all claims by April 15 of the next plan year. If any funds are remaining, up to \$500 will be carried over into the following plan year. Amounts over \$500 will be forfeited.	Yes. Use funds by December 31 and submit all claims by April 15 of the next plan year. If any funds are remaining, up to \$500 will be carried over into the following plan year. Amounts over \$500 will be forfeited.	Yes. Grace period to use funds ends March 15 and you must submit all claims by April 15 of the next plan year. Otherwise, you lose any remaining money.	No. HSA works just like your savings account. Balance rolls over from year to year; take the money with you if you leave state employment.
Health Plan	N/A	High Deductible PPO or HMO	N/A	High Deductible PPO or HMO
Enroll in Another Savings or Spending Account	Yes. Dependent Care FSA	Yes. HSA and Dependent Care FSA	Yes. Healthcare FSA or HSA and Limited Purpose FSA	Yes. Limited Purpose FSA and Dependent Care FSA
How to Enroll	<ol style="list-style-type: none"> Enroll online in People First. Complete the Dependent Certification process; then select Change or Add in the Make a Change column for the account type. Enter the Annual Amount and click the Select button. Enrolling during the year? Be careful. We divide this annual dollar amount by the remaining number of payrolls left in the year and subtract accordingly from your pay. You may want to choose a lower annual amount today and raise it during open enrollment for next year. Enter your password and select the Complete Enrollment button. Once you enter an amount, you can change only during open enrollment or during the year with a QSC event. 			<ol style="list-style-type: none"> Enroll online in People First. Complete the Dependent Certification process. Enroll in a high deductible health plan. If you want to contribute money in addition to the state's contribution, enter your contribution amount. You may change this amount at any time. Enter your password and select the Complete Enrollment button. We automatically enroll you in the HSA account, which starts the state's contribution.