



QUICK GUIDE TO YOUR HSA ADVANTAGE™ ACCOUNT



It's Money in the Bank For Your Family's Healthcare

Your HSA Advantage™ account works with an IRS-approved High Deductible Health Plan. It allows you to use tax-free dollars to pay your health professional or reimburse yourself for eligible out-of-pocket medical costs not covered by your insurance.

Use the Mobile App to:

- **Review your plan activity.** See all your transactions including your payment history and balance.
- **Pay your service provider.** Send a check to your doctor or dentist.
- **Reimburse yourself.** Send a payment to yourself (if you paid for the expense).

Use the Website to do the Above, Plus:

- **Manage your personal profile.** Update your address and other contact information.
- **Manage beneficiary information.** Name or change beneficiaries, provide contact information.
- **Track your expenses.** Enter and export expense information. See charges by family member, provider or within specific date ranges.
- **Manage investments.** Monitor your balance and change your investments.
- **Access and print documents.** Print forms required to file your annual taxes.

How to Log in to Your Account

Desktop Log In

1. **Go** to www.chard-snyder.com.
2. **Click** the bright blue *Login* button in the upper right corner of the page.
3. **Go** to *Employees* in the blue upper left area. **Click** *Access Your FSA, HRA, HSA Advantage, TRP Account(s)*.
4. **Enter** your Social Security Number (no dashes) or Username if already created (use Employee ID if directed to do so).
5. **Enter your Password.** If this is the first time you have logged in, your password is the last four digits of your Social Security Number unless your employer has provided you with a different password.

Mobile App Log In

1. **Download** the no-cost Chard Snyder app from your app store.
2. **Click** the icon for the app.
3. **Enter** the Username and Password from your online account.
4. **Create** a four-digit passcode to use each time you log in through your mobile device.

Confirming That You Are Eligible for a Health Savings Account

If all of the following statements are true for you (not requirements for your spouse), you are eligible to enroll in an HSA Advantage account:

- I am not participating in another health plan (spousal plan, individual policy) that is not an eligible High Deductible Health Plan.
- My spouse is not enrolled in a healthcare plan (includes any Health Reimbursement Arrangement offered by an employer) that provides me with benefits before I have met the IRS minimum deductible for the year.
- There is a \$0 balance in both my and/or my spouse's full healthcare Flexible Spending Accounts during a Grace Period. The plan year for the account(s) is over and there is \$0 balance to carry over to next year.
- My health plan does not provide services that require a co-pay before my healthcare plan deductible amount is reached.
- I do not receive Medicare benefits of any kind.
- I have not received healthcare benefits (other than dental, vision, preventive or for a service-connected disability from the Veterans Administration (TRICARE) within the last three months (including prescriptions).



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.

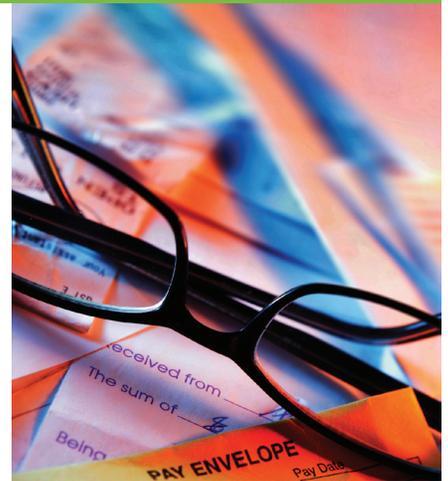
- Your employer will deduct tax-free money from your pay and deposit it to your account. This means you will not pay federal income tax or social security taxes on those dollars. In most states you will not pay state taxes either. Check IRS.gov to find out if your state allows this.
- You may change the amount of your contribution as often as your employer allows.
- 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 the IRS website, IRS.gov, for further information.

Tips For a Successful Health Savings Account

- Keep account banking records, invoices and receipts with each year's federal tax return.
- Complete IRS Form 8889 (available on the Chard Snyder website) and attach it to your annual tax return.
- Chard Snyder will send you two forms to make your tax records complete:
 - IRS Form 1099-SA which shows the amount you spent from your account during the year, and
 - IRS Form 5498-SA to show the amount you deposited for the year.



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 High Deductible Health Plan (HDHP). Contributions may be made 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.

**2019
Maximum
Contribution**

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

FIND Annual IRS Maximums at www.chard-snyder.com



Transfer an Existing Health Savings Account To HSA Advantage™

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

First, you must complete your company's benefit enrollment and bank application processes. Your 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 health savings account 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 the Chard Snyder website and view your balance. If you have money in your account, it is active.
 - Receiving your Benny® prepaid benefits 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.
- 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 health savings account funds during the calendar year.

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.

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 need.

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 \$4,000 up.

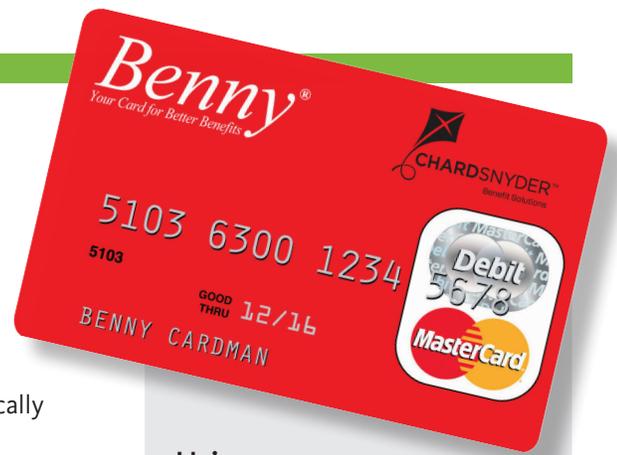
Review the current list of available mutual funds on the Chard Snyder website and choose the funds in which you want to invest. Once you have set your threshold and chosen your investments, any money you contribute over the threshold will sweep into the investments of your choice in \$100 increments 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 Benny may be used for amounts up to the threshold you have set for your interest-bearing account. To set up your investments:

- **Go** to www.chard-snyder.com and log into your account.
- **Go** to the *Accounts* tab, then choose *Investments* on the left side.
- **Click** on *View Investment Details*.

Additional information and instructions are available on the Forms and Resources section of the Support Center in the Chard Snyder website. See *Managing Your HSA Advantage™ Investments Online*.



Using your Benny® Prepaid Benefits Card at a Store

Pay for eligible expenses with your Benny® prepaid benefits card. Benny 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:

1. **Go** to www.chard-snyder.com and log in to your account.
2. **Choose** *Make HSA Transaction* from the *I want to...* box.
3. **Choose** *Someone Else* from the *To* dropdown. Click *Next*.
4. **Enter** the *Payee Details* as requested. 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* then click that you have done so.
8. **Click** *Submit*.

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

To transfer funds to another account:

1. **Go** to www.chard-snyder.com and log in to your account.
2. **Choose** *Make HSA Transaction* from the *I want to...* box.
3. **Choose** your bank account from the *To* dropdown or change your account by clicking *Update Bank Account*. Click *Next*.
4. **Choose** *One-time* or *Schedule* under Transaction Schedule. Click *Next*.
5. **Enter** the transaction details requested. Click *Next*.
6. **Read** *Terms @ Conditions* then click that you have done so.
7. **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

Using your Benny® Prepaid Benefits Card at the Doctor's, Dentist's or Optical Office

- The charges provided at the time of service do not reflect any discounts negotiated by your insurance company. Use your card to pay for these services after you receive an Explanation of Benefits (EOB) from your insurance company.
- Compare the EOB with your provider's invoice to confirm that you are paying the correct amount. Write your Benny number in the space provided for a card payment on the invoice and send it back to your provider or pay your provider online.
- If your provider requires payment at the time of service, pay a minimum amount and the balance after you receive your EOB.
- Keep your EOB and a copy of your paid invoice with your tax records.

Email questions to
askpenny@chard-snyder.com

LOSE YOUR BENNY? Call or email Customer Service



Updating Personal Information Online

Updating Personal Information Online

You can easily keep your personal and banking information up-to-date yourself through the website:

1. **Log in** to your account as usual (see instructions).
2. **Go** to the *Profile* tab.
3. **Click** *Update Profile*.
4. **Click** appropriate links (in blue) to add a dependent, update dependent details, add new beneficiaries or update or add a new bank account.

Did You Forget Your Password or Your User Name?

No problem...just go to www.chard-snyder.com, and:

1. **Click** *My Account Login*. Select the *FSA, HRA, TRP* and *HSA Advantage* option.
2. **Click** the *Forgot Username?* or *Forgot Password?* link.
3. **Enter** the requested information.
4. The system will send you a temporary password or user name so that you may log in. You will be prompted to change your temporary login the next time you use the system.



Using HSA Advantage With a Limited Flexible Spending Account or a Dependent Daycare Account

You may use HSA Advantage with a Limited Flexible Spending Account if it is offered through your employer. A Limited Flexible Spending Account may be used for vision and dental expenses.



Using your Limited Flexible Spending Account for eyewear, eye exams, contact lens solution and dental expenses such as dentures, braces, and fillings will stretch your tax-free healthcare dollars. Money that you do not spend from your HSA Advantage account will stay there until you need it.

A Flexible Spending Account for dependent daycare does not affect your use of your HSA Advantage account.

Your Email Address...

It's Important

Be sure to provide your email address in order to receive a monthly reminder when your statement is available online.

You may enter or change your email address on your computer or mobile device:

- Log in to your account.
- Click on *Profile*.
- Click *Update Profile* and enter your new email.

If we do not have your email address we are required to mail you a paper copy. If you choose to receive paper copies of statements and disclosures, a monthly fee will be charged to your account.

It's Confidential

Your personal information is protected by HIPAA regulations. We do not lend or sell your personal information (including your email address) to any other party.

Email questions to
askpenny@chard-snyder.com



800.982.7715 www.chard-snyder.com



FIND Forms and Documents at www.chard-snyder.com or IRS.gov



Save on all These Healthcare Expenses...

Wondering if it's an eligible expense? Log in to your account and click on the *Tools and Support* tab to find the EBIA Health Care Expenses Table and 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	And more
Fitness classes (Prescribed)	Osteopath	
Fluoridation treatments	Physical exams (non employment)	
Guide dog		

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.



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 HSA Advantage™:

- You may choose to keep your HSA Advantage account with Chard Snyder. There will be an administration charge of \$4 per month subtracted from your account.
- You may continue to make withdrawals for eligible expenses.
- You may continue to manage the investments in your HSA Advantage account and draw interest on your balance.
- If you enroll in another eligible High Deductible Health Plan, you may continue to make contributions.
- There is a \$20 fee if you choose to close your account.

EXPENSE TRACKER

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

KEEP your receipts with your tax records for the year. You will always be able to find them.