

What is a Health Savings Account?

Health Savings Account, HSA, Health Savings Account

IRS-Eligible Expenses

Deductible
Hospital Service
Prescription
Copay
Laboratory Fee
Medical Service
Long Term Care Premium
COBRA Premium
Chiropractic
Sneakers
Crutches
Wheelchair
Mental Care Product
Over-the-Counter Medication

Expenses Not Eligible

Massage
Dental Service
Weight Loss Program
(not prescribed)
Nutritional Supplement
Electrolysis Hair Removal
Tee shirt
Cosmetic Surgery, (not deemed a medical expense)
Massage, Clothing
Household Help

Am I Eligible for a Health Savings Account?

If all of the following are true, you are eligible to contribute to a health savings account.

- I participate in an eligible High Deductible Health Plan (HDHP).

I am an individual (not a partner, spouse, or dependent) who is not enrolled in a Medicare Health Plan. My only health coverage is a self-only HDHP. I am not enrolled in any other health plan (including a Health Reimbursement Arrangement).

I am a HSA-eligible FSA & Health Reimbursement Account (HRA) beneficiary. I am not a beneficiary of a Flexible Spending Account (FSA).

I am not a Medicare beneficiary.

I am not a beneficiary of a Health Plan (including a Health Reimbursement Account, Health Savings Account, or Health Flexible Spending Account).

How Do I Access My

Funds?

You can access your funds using our online account or mobile app, both available on the Chard Snyder Benefits website, implemented as of HSA funds for eligible employees. It looks like a debit card, but because of our technology, it can only be used for eligible health savings account expenses according to the IRS guidelines.

The Benefits Card eliminates the need for a paper wallet and eliminates the need for a paper wallet. Simply use your card as you would a debit card, and the funds are automatically deducted from your health savings account.

The Chard Snyder Benefit Card

- A simple way to pay
- Pay for eligible expenses
- Directly from your HSA
- Your card is good for 5 years
- Save your receipts

**We want to help you
get the most out of your benefit.**

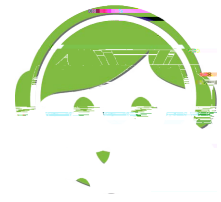
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Access our Chard Snyder

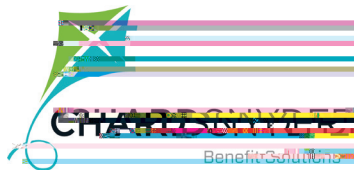
account from the home page by clicking on the blue login tab at the top of the page.

You will be redirected to the account information once you are enrolled in a plan provided by Chard Snyder.



Contact us by sending an email,

chatting by clicking on the Live Chat icon found on the home page of our website, or give us a call.



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