



Healthcare FSA
Limited Purpose FSA
Dependent Care FSA
Health Savings Account
Health Reimbursement Account

SAVINGS & SPENDING ACCOUNTS OVERVIEW

Your tomorrow, today

Healthcare Flexible Spending Account

A healthcare FSA will save you 25-40% on health and wellness costs not covered by insurance.

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.

It's Simple

You choose how much to put into the account and pay for health and wellness expenses using tax-free dollars. Without the FSA, you pay for those expenses with what's left after taxes have been deducted. Instead of the \$100 you earned, you actually have only \$60 to \$75 left to spend. With tax-free dollars, \$100 put into your account is \$100 you can spend. Your savings will add up quickly.

Healthcare Savings Examples

Annual Tax-free Contribution	\$300 (\$25 Monthly)	\$1,200 (\$100 Monthly)	\$2,600 (\$216.66 Monthly)
Total Annual Savings	\$97.95	\$391.80	\$848.90

Savings will vary based on your tax bracket. Examples shown are calculated at 25% Federal and 7.65% for FICA.

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.

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.

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.

View the Complete List of Eligible Expenses

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.

Sign Up to Receive Email Alerts



Log in to your Chard Snyder account any time to set up your preferences and profile.

1. Go to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link.
2. Go to the *Message Center* tab.
3. Click on *Update Notification Preferences*.

Carryover Feature



What happens if I have money leftover at the end of the year in my healthcare FSA?

The healthcare FSA and the limited purpose FSA have the **carryover** feature that allows you to carry over up to \$500 of your unused money into the next plan year.

You also have until April 15th to turn in claims for reimbursement for expenses incurred by December 31st of the previous plan year.

Dependent Care Flexible Spending Account

Savings



Dependent Daycare Savings Examples

Annual Tax-free Contribution	\$3,000 (\$250 Monthly)	\$5,000 (\$416.33 Monthly)
Total Annual Savings	\$979.50	\$1,632.50

Savings will vary based on your tax bracket. Examples shown are calculated at 25% Federal and 7.65% for FICA.

The dependent care FSA works with a healthcare FSA or your HSA Advantage™ account to give you even more savings.

Grace Period



What if I don't use all of my dependent care FSA funds by the end of the year?

The dependent care FSA plan has a **grace period** that allows you to continue to incur eligible expenses through March 15th.

You also have an additional 30 days (until April 15) to turn in claims for reimbursement.

Save 25-40% off the cost of dependent daycare by using a dependent care FSA.



Dependent daycare is a big drain on family income and we're all looking for ways to slow the flow. Paying for daycare through a dependent care FSA can help you keep more of your money in your pocket.

How does it work? You choose how much to put into the account. Then you pay using tax-free dollars.

Without the FSA you pay for your dependent daycare with what's left after taxes have been deducted. Instead of the \$100 you earned, you actually have only \$60 to \$75 left to pay for care.

With tax-free dollars, \$100 put into your account is \$100 you can use to pay for daycare.

Dependent Daycare Isn't Just Kid Stuff

The dependent care FSA can be used to pay for the care of your natural, adopted and foster children 12 years and younger, as well as family members who cannot physically or mentally care for themselves.

Three Easy Ways to Pay

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 going to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link to go to the portal.
- Pay your provider and then submit a claim for reimbursement. You can submit a claim through the Chard Snyder mobile app, online by going to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link to go to the portal, or by FAX or mail.

Daycare for Children and Elders

You may choose any type of daycare:

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

Pay for eligible services with your dependent care FSA while you and your spouse are working or going to school.



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Limited Purpose Flexible Spending Account

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



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. 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

The Limited Purpose FSA has the Carryover Feature

What happens if I have money leftover at the end of the year?

The limited purpose FSA and the healthcare FSA have the carryover feature that allows you to carry over up to \$500 of your unused money into the next plan year. You also have until April 15th to turn in claims for reimbursement for expenses incurred by December 31st of the previous plan year.

The Chard Snyder Mobile App

Features

- View account balances and transaction details
- Submit and review claims
- Upload paperwork
- Scan products for eligibility

(Plan restrictions may apply)

Download from the App Store or Google Play



Text Alerts



Receive text alerts about your savings and spending accounts through your mobile phone. You can choose which text alerts you would like to receive for things like Benefit Card transactions, a claim has been filed, a payment has been issued, and more!

Sign Up for Text Alerts after you are logged into your Chard Snyder account online:

1. Go to PeopleFirst.MyFlorida.com and click on the *Chard Snyder* quick link.
2. Go to the *Message Center* tab.
3. Click on *Update Notification Preferences*.
4. Enter or update your Mobile Number under Contact Information.
5. Scroll down to view the *Statements & Notifications Options*.
6. Under the *Alert Preferences* column check the appropriate boxes of how you wish to receive information for each item. You can choose email or text or both.
7. Click *Submit* to update your preferences.

To disable an alert, uncheck the appropriate box. Click *Submit* to update your preferences.

HSA Advantage™ Health Savings Account

The Chard Snyder Benefit Card Keeps Cash in Your Pocket

There are no claims to file with HSA Advantage. Just use your Benefit Card to pay and keep your cash in your pocket. The Benefit Card helps you follow IRS rules by allowing purchases only at locations that provide eligible services or merchandise. Plus, it recognizes which items are eligible at most places that sell over-the-counter healthcare merchandise.

Details regarding
all of these plans
are available in the
2020 Savings and
Spending Accounts
Guide found on

mybenefits.myflorida.com.

To find it, click on
the *Health* menu at
the top, then choose
Resources in the
menu on the left.

Email questions to

FloridaAskPenny@chard-snyder.com

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

A health savings account (HSA) works with your high deductible health plan.

The HSA allows you to use pretax dollars to pay your health professional or reimburse yourself for eligible out-of-pocket medical, dental, and vision costs not covered by your insurance. You'll save 25-40% on every dollar in your account and increase your spendable income.



Your HSA Advantage Account:

- **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. Pay for copays, deductibles, dental and vision costs, COBRA premiums and more.
- **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.

It's Simple

You choose how much to put into your account, up to the maximum contribution amount set by the IRS. You may pay for current expenses using tax-free dollars and save 25-40%, or save your money for the future and watch it grow and grow.



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.



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Health Reimbursement Account

The health reimbursement account (HRA) gives you one more way to save on eligible healthcare expenses.

The HRA is Teamed Up with the Shared Savings Program

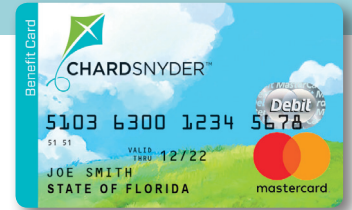
The Shared Savings Program allows you to earn rewards for choosing high quality, low cost providers and share in the savings with the State of Florida. Rewards earned will be credited to your HRA, or another designated savings and spending account of your choice, to save on eligible medical expenses. You may choose to have rewards credited to your HRA, HSA, healthcare FSA, or limited purpose FSA.

The program is available to you if you are enrolled in a health plan offered under the State Group Insurance Program. If you are enrolled in a high deductible health plan, you are eligible for the post-deductible HRA.

The Health Reimbursement Account is Easy to Use

The money is available in your account for use as rewards are earned and can be used to pay for eligible medical, dental, vision, preventative and prescription drug expenses. For a full list of eligible items, check the *Eligible Expenses List* under *Tools & Support* in the Chard Snyder Portal.

- Use your Chard Snyder Benefit Card to pay for eligible services and items or pay your provider directly from your account.
- Pay your provider directly from your account online.
- Pay out of pocket for eligible expenses; then submit claims to be reimbursed.



Pay for Eligible Expenses With the Chard Snyder Benefit Card. No Cash Required!

The Chard Snyder Benefit Card is smarter than the average card and recognizes many eligible expenses such as doctor's office visits, prescriptions and emergency room visits.

The Benefit Card helps you stay within IRS rules by allowing purchases only at locations that provide eligible services or merchandise.

The Benefit Card even knows which items are eligible at most places that sell over-the-counter health care merchandise.

Using the Benefit Card means you can keep your cash in your pocket for other things.

Shared Savings Program Information

www.mybenefits.myflorida.com/health/shared_savings_program

Healthcare Bluebook is an online tool that helps you shop for non-emergency healthcare services based on cost and quality.

Surgery Plus is a surgical benefit that offers pre-negotiated, bundled rates for hundreds of the most common planned medical procedures.



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2020 Savings and Spending Accounts Comparison Chart

Flexible Spending Accounts (FSA)			Health Savings Account (HSA)	Health Reimbursement Account (HRA) and Post-Deductible HRA
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, preventative and prescription drug expenses.</p> <ul style="list-style-type: none"> Use the Benefit 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 and vision expenses.</p> <ul style="list-style-type: none"> If you are enrolled in a high deductible health plan (HDHP), you can choose a Limited Purpose FSA. You cannot choose a Healthcare FSA if you are enrolled in an HDHP and eligible for the HSA. Use the Benefit 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 12 years and younger or a dependent age 13 and 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 Benefit 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 into the account. Enroll in an HDHP online in People First, which automatically opens your HSA Advantage™ account.</p> <ul style="list-style-type: none"> The state contributes \$41.66/month for single coverage (up to \$500/yr) and \$83.33/month for family coverage (up to \$1,000/yr). 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 the account. 	<p>Shared Savings Program rewards are credited to your account as they are earned. HRA money is used to pay for eligible medical, dental, vision, preventive and prescription drug expenses.</p> <ul style="list-style-type: none"> Use the Benefit Card to pay for eligible services and items; Pay your provider directly from your account online; or Pay out of pocket for eligible expenses; then submit claims to be reimbursed. <p>The Post-Deductible HRA works the same way except funds are not available for use until you have met the federal health plan deductible. Single deductible is \$1,400 and Family deductible is \$2,800.</p>
Who is Eligible				
Benefit-eligible employees.	Benefit-eligible employees.	Benefit-eligible employees.	Employees enrolled in an HDHP.	Enrollees who have a State Group Insurance health plan are eligible. If you enroll in an HDHP, you are only eligible for the Post-Deductible HRA. Your HRA becomes active once your first reward has been credited to the account.
Shared Savings Program Rewards				
<p>Yes. Earn up to \$500 in Shared Savings rewards.</p> <p>Shared Savings Program rewards are credited to your account on January 1st of the following plan year.</p>	<p>Yes. Earn up to \$500 in Shared Savings rewards.</p> <p>Shared Savings Program rewards are credited to your account on January 1st of the following plan year.</p>	No.	<p>Yes. Earn up to the annual contribution limit in Shared Savings rewards.</p> <p>Shared Savings Program rewards are credited to your account as they are earned.</p>	<p>Yes. There is no limit in the amount of Shared Savings rewards earned.</p> <p>Shared Savings Program rewards are credited to your account as they are earned.</p>
Employee Contribution Limit				
<p>Yes. \$60 minimum/year. \$2,700 maximum/year.</p>	<p>Yes. \$60 minimum/year. \$2,700 maximum/year.</p>	<p>Yes. \$60 minimum/year. \$5,000 maximum/year/ household.</p>	<p>Yes. \$3,550/year for single coverage \$7,100/year for family coverage (Limits include the state's contribution.) Employees ages 55+ may make catch-up contributions of an additional \$1,000/year.</p>	N/A

2020 Savings and Spending Accounts Comparison Chart

Flexible Spending Accounts (FSA)			Health Savings Account (HSA)	Health Reimbursement Account (HRA) and Post-Deductible HRA
Healthcare FSA	Limited Purpose FSA	Dependent Care FSA		
When is Money 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.	HRA funds will be available within 5 business days of the reward notification to Chard Snyder. If you choose a Post-Deductible HRA, funds are available for use after you have met the deductible. Single deductible is \$1,400 and Family deductible is \$2,800.
Payment Card				
Yes. The Chard Snyder Benefit Card.	Yes. The Chard Snyder Benefit Card.	Yes. The Chard Snyder Benefit Card.	Yes. The Chard Snyder Benefit Card.	Yes. The Chard Snyder Benefit 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 of the next plan year 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.	Yes. Incur eligible expenses by December 31. Claims for eligible products or services received during the plan year (1/1 - 12/31) must be filed no later than April 15 of the next plan year. Balance rolls from year to year.
Health Plan				
N/A	High Deductible PPO or HMO.	N/A	High Deductible PPO or HMO.	Any health plan offered by the state.
Enroll in Another Savings or Spending Account				
Yes. Dependent Care FSA and HRA.	Yes. HSA, Dependent Care FSA, and Post-Deductible HRA.	Yes. Healthcare and Limited Purpose FSA, HSA, HRA or Post-Deductible HRA.	Yes. Limited Purpose FSA, Dependent Care FSA, and Post-Deductible HRA.	Yes. Healthcare FSA, Limited Purpose FSA, and Dependent Care FSA. If enrolled in an HDHP, you must choose the Post-Deductible HRA.
How to Enroll				
<ol style="list-style-type: none"> 1. Enroll online in People First. 2. Complete the <i>Dependent Verification</i> process. 3. Complete the <i>Choose Plan</i> step by selecting the <i>Change</i> or <i>Add</i> icon in the Change column for the spending account type. 4. Enter the Annual Election Amount and click the <i>Save</i> 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. 5. Complete the <i>Dependent Summary</i>, <i>Plan Summary</i> and <i>Shared Savings Program*</i> screens. 6. Enter your password and select the <i>Complete Enrollment</i> 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"> 1. Enroll online in People First. 2. Complete the <i>Dependent Verification</i> process. 3. Enroll in a high deductible health plan. 4. 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. 5. Enter your password and select the <i>Complete Enrollment</i> button. 6. We automatically enroll you in the HSA, which starts the state's contributions. 	
			<p>You do not need to enroll into the HRA.</p> <p>*At the time of enrollment into your benefit plans, you can select the HRA as your account of choice for rewards earned through the Shared Savings Program. (There will be prompts to walk you through the process after you complete your benefit enrollment.)</p> <p>You may update your account selection at any time by logging into People First and clicking on the <i>Shared Savings</i> Quick Link.</p>	