



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



# 2025 SAVINGS & SPENDING ACCOUNTS GUIDE

..... 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:

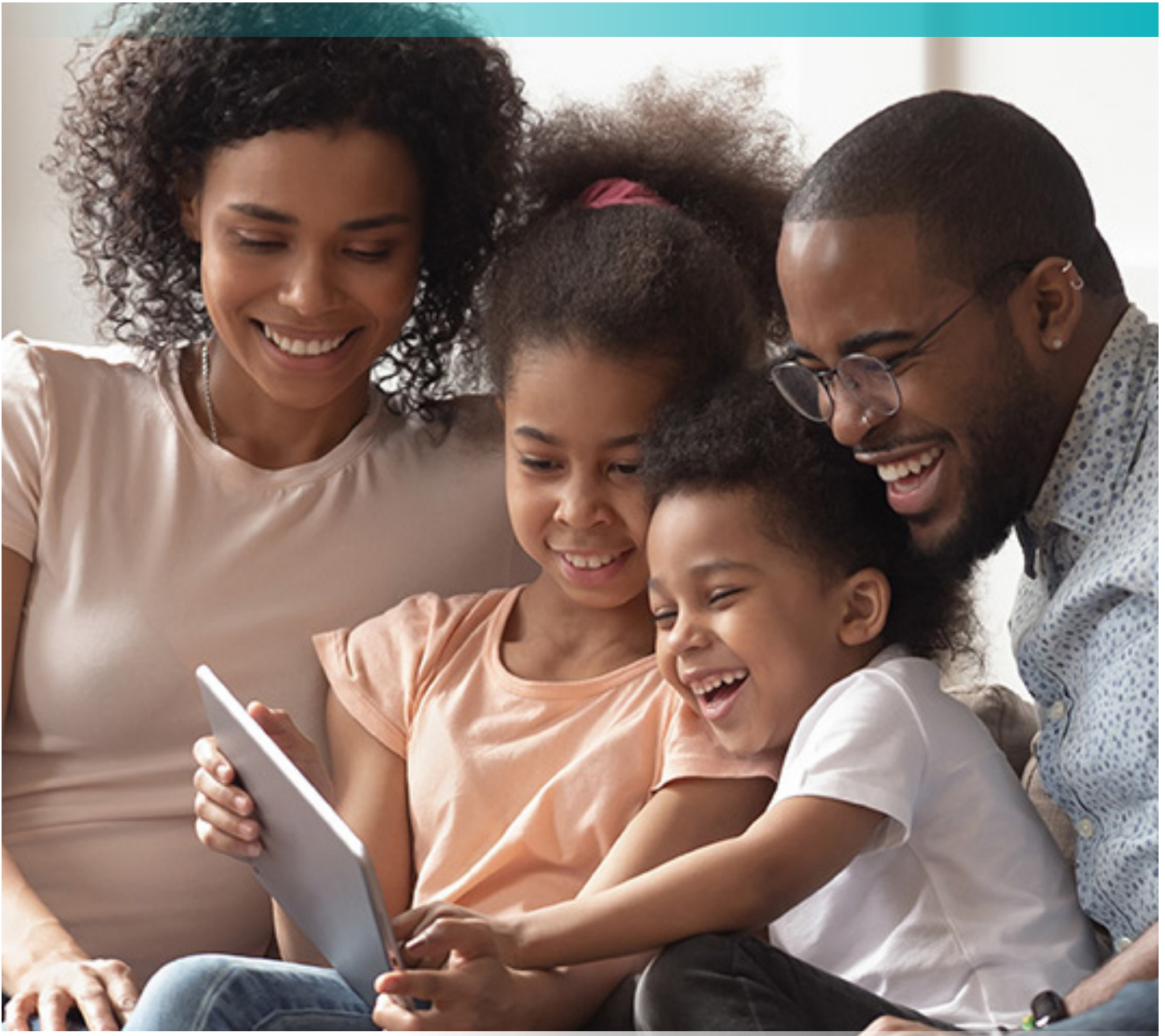
855-824-9284

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

## New in 2025

- The maximum HSA contributions increased for single coverage to **\$4,300** and for family coverage to **\$8,550**
- The maximum amount that can be carried over at the end of the Healthcare or Limited Purpose FSA plan year will be **\$660**
- The final filing deadline for the Healthcare FSA, Limited Purpose FSA, Dependent Care FSA, and Health Reimbursement Account (HRA) will be **April 30, 2026**





# **FLEXIBLE SPENDING ACCOUNTS**

..... *Your tomorrow, today*

# What is a Flexible Spending Account?

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 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, dental, and preventive care not covered by insurance.

### Annual Contribution Limits for Healthcare and Limited Purpose Accounts:

Minimum Annual Election: \$60

Maximum Annual Election: \$3,300

## Dependent Care FSA

The Dependent Care FSA will help you pay for care of your children 12 years and younger, 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 Election: \$60

Maximum Annual Election: Couples who are married and filing a joint return may set aside up to \$5,000 each calendar year. 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.

## Sign Up to receive Email & Text Alerts



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

1. Go to [PeopleFirst.MyFlorida.com](https://PeopleFirst.MyFlorida.com) and click on the *Chard Snyder* quick link.
2. Go to the *Message Center* tab.
3. Click on *Update Notification Preferences*.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Healthcare Flexible Spending Account

## 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-payments 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 page 17 for information on orthodontia.)

## New Eligible Expenses

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup can be purchased using your Healthcare FSA without a prescription. Menstrual hygiene products, face masks, hand sanitizer and sanitizing wipes have also been added to the list of eligible expenses.

## 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.

## Eligible Healthcare Account Expenses

A list of example eligible healthcare expenses are listed in the column to the right.

Go to [PeopleFirst.MyFlorida.com](https://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.

## 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 \$660 of your unused money into the next plan year.

You also have until April 30 to submit claims for reimbursement for expenses incurred by December 31 of the previous plan year.

\*See important information about orthodontia claims on page 17.

## Eligible Healthcare Expenses



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



# Limited Purpose Flexible Spending Account

Pay vision, dental, and preventive care expenses using a Limited Purpose FSA with your High Deductible Health Plan. You'll maximize your savings.



## Lower Your Costs on Eligible Vision, Orthodontia, Dental, and Preventive Care 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, vision, and preventive care expenses. (You may use the benefit card for dental and vision expenses, but preventive care expenses must be reimbursed by submitting a claim.)

Claims are filed in the same manner as other Healthcare FSA claims. (See page 15)

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).

## The Limited Purpose FSA has the Carryover Feature

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

The Limited Purpose FSA and the Healthcare FSA have the carryover feature that allows you to carry over up to \$660 of your unused money into the next plan year.

You also have until April 30 to submit claims for reimbursement for expenses incurred by December 31 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



## Eligible Dental Expenses

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

## Eligible Vision Expenses

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

## Eligible Preventive Care Expenses

Allergy Shots  
Annual Check-Ups  
Blood Pressure Monitor  
Diagnostic Procedures  
Flu Shots  
Glucometers  
Lab work  
Routine Prenatal Care  
Sunscreen  
Well Child Visits

Examples of preventive care items that are **not** eligible include: bug spray, dental floss, and teeth whitening.

\*See important information about orthodontia claims on page 17.

# Dependent Care Flexible Spending Account

## 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 of 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 12, Chard Snyder will ask you to provide a letter of medical necessity describing their condition.

## 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

For qualifying child care, dependent care and elder care services, the business name, dates of service, the expense amount and either a receipt/bill or the provider's signature is required when filing a reimbursement claim.

## 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.

## Savings

### Dependent Care 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.

**Email questions to**  
**[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com)**

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

# Dependent Care Flexible Spending Account (Continued)

## Claims

You can submit a claim and receive a check or direct deposit payment (see page 15 - How to File a Claim). Keep in mind, you may only receive the amount of money that is in your account when you submit your claim. For 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.

## 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 contribute 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.

## 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 15, of the following year.

You also have until April 30 of the following plan year to submit claims for reimbursement.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# The Chard Snyder **Benefit Card**

Swipe your Benefit Card at the cash register in stores and at doctors, dentists, orthodontists and vision providers. The card recognizes most items and services that 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

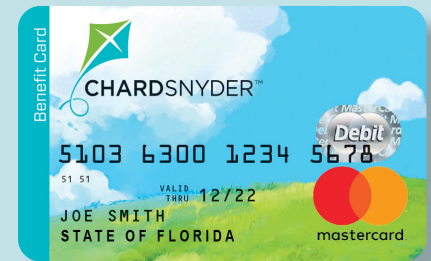
There is an expiration date shown on the front of your Benefit Card. Keep your card, even after you have emptied your account for the year. The card will show a balance again at the beginning of your next plan year. You can even skip a plan year and the card will work when you enroll again.

## 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.



The Chard Snyder benefits card has a new look! The next time that your card renews or you are sent a new card for any reason, you will receive the sleek new silver card.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Using 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, just in case. If you have a Limited Purpose FSA, your card may only be used for vision and dental expenses. To pay using the 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, Dentist, Orthodontist or Vision 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 submit copies of your receipts or Explanation of Benefits (EOB) if you receive a letter from Chard Snyder requesting them. If requested receipts are not submit, your Benefit Card could be suspended.

## New Eligible Expenses

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup can be purchased using your Healthcare FSA without a prescription. Menstrual hygiene products, face masks, hand sanitizer and sanitizing wipes have also been added to the list of eligible expenses.

## Add a PIN

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 Benefit Card

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

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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



## Using Your Chard Snyder Benefit Card (Continued)

**Why your Chard Snyder Benefit Card might stop working and what to do about it. Follow the rules to keep your Chard Snyder Benefit Card working for you.**

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, vision, and lab facilities, 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 submit proof of what you paid for.
2. You should submit 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. Go to [PeopleFirst.MyFlorida.com](http://PeopleFirst.MyFlorida.com) and click on the *Chard Snyder* quick link or use the Chard Snyder mobile app to provide banking information to repay online, or send a check for the amount of the swipe along with a copy of the letter you received to: Division of State Group Insurance (DSGI) - FSA/HRA Accounts, P.O. Box 7434, Tallahassee, FL 32314-7434.
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 amount, 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 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.

Suspension of your Benefit Card will only impact the account with unverified transactions. For example, if you do not provide documentation for a Healthcare FSA transaction and your card is suspended, it will not be able to access money in your Healthcare FSA, but you can still use the card to spend money that you have in other accounts like the Dependent Care FSA or the HRA.



## 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.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# How To File A Claim

Forgot your Chard Snyder Benefit Card? No problem. Just file a claim. It's fast and easy to use any of these methods.

## Submit a Claim Using the Mobile App

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

- **Log in** to your Chard Snyder account using your mobile device (see instructions on page 36).
- **Choose** *Reimburse Myself*.
- **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 *Submit* button.

## Submit an Online Claim

Save postage and time by filing your claim online.

- **Log in** to your Chard Snyder online account (see instructions on page 36).
- **Click** on *File Claim/Reimburse Self*.
- **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** the **Flexible Spending Account (FSA) Claim Reimbursement Form** available under *Tools & Support* in the Chard Snyder portal.
- **Make** a copy of your completed claim form and send it with a copy of your receipt or EOB.
- **Fax:** 513-459-9947 or 888-245-8452
- **Mail:** P.O. Box 2218, Fargo, ND 58108-2218



## Choose Direct Deposit to Get Paid Faster!

Direct deposit is the fastest way to receive reimbursement. Payments made via direct deposit will usually arrive in 2-3 business days, while waiting for a check by mail could take 1-2 weeks.

**It's Convenient.** With direct deposit, there are no worries about mail delays or losing a paper check. Reimbursements are deposited directly into the bank account you specify.

**It Saves Time.** No need to run to the bank or stand in a line to deposit a check.

**It's More Secure.** Direct deposit is significantly more secure than a physical check. There's no risk of a digital check getting lost, stolen or even forgotten when it's deposited automatically.

To receive reimbursement by direct deposit, visit the Profile tab of your online account and enter your bank account information prior to submitting your claims.

# How To File A Claim (Continued)

Remember these tips when submitting your claims. 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](https://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 2025 plan year runs from January 1, 2025, through December 31, 2025.
- **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, Limited Purpose FSA, and the Health Reimbursement Account (HRA) is December 31, 2025. The final service date for the Dependent Care FSA is March 15, 2026.
- **Final Filing Date** - The last day that you may submit claims for payment. The final filing date for the HRA and all FSA plan types is April 30, 2026.
- **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](https://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** - The Healthcare FSA, Limited Purpose FSA, Dependent Care FSA, and the HRA all 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 \$660 of your unspent money into the next plan year. See page 19 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 20 for more details on how the grace period works.

## 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.

## 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.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Flexible Spending Account

## Save on Orthodontia

Send Chard Snyder a copy of your orthodontia contract and your FSA can help you save 25% to 40%\* 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.

Three Examples of Ortho Payment	<b>Orthodontia Contract / FSA</b> Total cost = \$5,000 Payments begin in July and are made over three tax years.	<b>Orthodontia Insurance / FSA</b> Total cost = \$5,000 Insurance pays lifetime max during year one. Participant makes monthly payments for two years.	<b>Negotiated Savings/ FSA</b> Original cost = \$5,000 Ten percent discount given for one up-front payment. No insurance.	
	YEAR ONE			
	Participant Paid	\$1,674	\$2,125	\$4,500 <i>\$2,750 paid with FSA dollars</i>
	Insurance Paid		\$1,000	
	YEAR TWO			
Participant Paid	\$2,100	\$1,875		
YEAR THREE				
Participant Paid	\$1,225			
Total Paid	\$5,000	\$5,000	\$4,500	
Total Savings*	\$1,882	\$1,506	\$1,017	

\*Savings will vary based on your payment plan and tax bracket.

## Orthodontia Contract

Your contract must be a written agreement that shows:

- Start and end dates
- Payment arrangements
- Total cost

All payments must be made within the contract dates and not total more than the contract amount.

## Do you have an HSA?



You may still use a Limited Purpose FSA for dental and orthodontia expenses.

Email questions to  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Annual Expenses Worksheet

## Healthcare FSA

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

## 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 12 years and under.

### 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.



855.824.9284  
PeopleFirst.MyFlorida.com



# Healthcare FSA Carryover Feature

This is how your Healthcare or Limited Purpose FSA carryover works:



## 1. Prior plan year

- You may 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 your Benefit Card during this period, you are using the money from the new plan year and up to \$660 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 may 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 \$660) is made available to you.

The carryover allows you to carry over up to \$660 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 through December 31, 2025, until the runout deadline of April 30, 2026.



The carryover feature does not apply to the Dependent Care FSA. The Dependent Care FSA does have a grace period. See page 20 for details on how the grace period works.

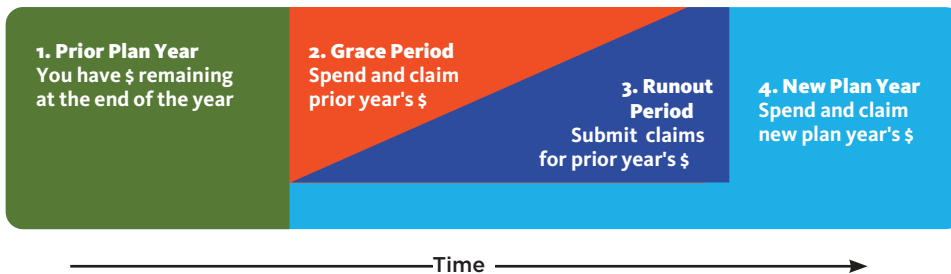
**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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# Dependent Care FSA

## Grace Period

This is how your Dependent Care FSA grace period works:



### 1. Prior plan year

- You may submit claims for any eligible services received 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 spent.
- You may 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 may submit claims for any eligible services received on or after the starting date of the new plan year.

An IRS Revenue Notice permits a grace period for your dependent care account of two months and 15 days following the end of your 2025 plan year (December 31, 2025). This grace period ends on March 15, 2026. Funds will be automatically deducted from any remaining dollars in your 2025 balance. You should not confuse the grace period with the plan's runout period. The runout period extends until April 30, 2026. This is a period for filing claims incurred any time during the 2025 plan year, as well as during the grace period mentioned above.



You may continue to use your Chard Snyder Benefit Card for your dependent care expenses during the grace period and it will use the money left from your 2025 plan year first.



The deadline to file claims is April 30, 2026, for reimbursement of eligible Dependent Care FSA expenses incurred through March 15, 2026.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Flexible Spending Account

## Making Changes to Your Plan

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

### 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 (post-tax) in the account every month as you were putting in while you were still working for your former employer (pre-tax). Using COBRA to continue a Healthcare FSA can allow you 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 [mybenefits.myflorida.com](https://mybenefits.myflorida.com) website or by contacting the People First Service Center. Once you have completed and submitted your form to People First, your FSA will end based on the option you choose on the form.

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.

#### NOTE: State University Employees

If you are a State university employee, this may or may not apply to you and your FSA. Contact your Human Resource office for more information. You can also refer to your COBRA Enrollment Packet for more information.



To change or to continue your FSA coverage, contact the People First Service Center within 60 days of the qualifying event by visiting the People First website at [PeopleFirst.MyFlorida.com](https://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.

### Changing the Amount You Set Aside for Your FSA

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.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Flexible Spending Account Guidelines and Appeals Process

## 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 flexible spending accounts 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 FSA.
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 \$660 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  
P.O. Box 2218  
Fargo, ND 58108-2218

## 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.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Flexible Spending Account

## How Participation May Affect 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.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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not send claims or personal  
information through email.*





# HEALTH SAVINGS ACCOUNT

..... *Your tomorrow, today*

# What is a Health Savings Account?

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% 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 contribute nor when you spend on 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. (As long as you are enrolled in the HDHP and not enrolled in Medicare, you may continue to make payroll contributions to the account as well.)



**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](https://PeopleFirst.MyFlorida.com).
- **Click** on the *Chard Snyder* quick link to go to the portal.
- **Go** to the *Accounts* tab; then choose *Manage Investments* in the drop down menu.
- **Follow** the steps to set up your investments.

\* 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.

## Are You Eligible for an HSA?

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

Required	Yes	No
You are enrolled in one of the state's HDHPs that meets IRS minimum requirements for single and family deductibles.	✓	
<b>You Are Eligible if Any of the Following Are True</b>		
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, vision, and preventive care expenses and/or in a Dependent Care FSA.	✓	
Your HDHP plan pays 100% of preventive care even before your deductible is met.	✓	
<b>You Are Not Eligible if Any of the Following Are True</b>		
You are enrolled in Social Security, Medicare, 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.		✓

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



Email questions to  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Health Savings Account Getting Started

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 26.) Once your enrollment is complete and your identity has been confirmed, your account will be automatically opened for you. If additional information is needed during the identity verification 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 your identity.



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. There's also a \$1,000 catch up contribution for those age 55 and over.



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 Success



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.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Save on Healthcare Expenses



Wondering if it's an eligible expense? Go to [PeopleFirst.MyFlorida.com](https://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.

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

## Plus, New Eligible Items...

Over-the-counter medicines, menstrual hygiene products, face masks, hand sanitizer and sanitizing wipes can be purchased using your HSA.

## 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

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



# Health Savings Account Making Contributions

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 \$41.66 per month for an individual with single coverage or \$83.33 per month 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](http://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 ET.
- 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 or you are receiving Social Security benefits, 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.
- When you and your spouse both have an HSA and participate in the spouse program, each will receive half of the State's family contribution amount and each of you may contribute up to half of the IRS maximum for a family.
- 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](http://IRS.gov) for further information.

## Starting Late in the Calendar Year

If you are eligible, you may open your HSA Advantage account any time through 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.

## 2025 Maximum Contribution



Individual ..... \$4,300

Family ..... \$8,550

Age 55 & up ..... \$1,000  
catch-up

# The Chard Snyder Benefit Card Saves Cash

You can keep your cash in your pocket when you pay with your Chard Snyder Benefit Card. The 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 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** *Send Payment* under the *I Want To:* section.
4. **Choose** *My HSA* in the *From* drop-down. Click *Next*.
5. **Choose** *Someone Else* from the *To* drop-down. Click *Next*.
6. **Enter** the *Payee Details* as requested. Click *Next*.
7. **Choose** *One-time* or *Schedule* under Transaction Schedule. Click *Next*.
8. **Enter** the transaction details requested. Click *Next*.
9. **Read** Terms & Conditions, and then click that you have done so.
10. **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** *Send Payment* under the *I Want To:* section.
4. **Choose** *My HSA* in the *From* drop-down. Click *Next*.
5. **Choose** your bank account from the *To* drop-down or change your account by clicking *Update Bank Account*. 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*.



## 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.

## If Your Benefit Card is Lost or Stolen:

Call 855-824-9284

Go to: Chard Snyder Portal / Tools & Support / Report Card Lost or Stolen

Send an email to  
FloridaAskPenny@chard-snyder.com.

# Health Savings Account Annual Expenses Worksheet

	Actual Expenses Last Year	Estimated Expenses New Year
<b>High Deductible Health Plans</b>		
Expenses toward plan deductible		
Prescriptions	\$ _____	\$ _____
Physician visits	\$ _____	\$ _____
Hospital	\$ _____	\$ _____
Laboratory/testing	\$ _____	\$ _____
<b>Miscellaneous Health expenses not covered by insurance</b>		
Over-the-counter	\$ _____	\$ _____
<b>Dental</b>		
Co-pays / expenses		
Dental visits	\$ _____	\$ _____
Fillings	\$ _____	\$ _____
Major work (root canals, crowns, dentures, etc.)	\$ _____	\$ _____
Orthodontia (braces)	\$ _____	\$ _____
<b>Vision</b>		
Eye examination	\$ _____	\$ _____
Eyeglasses	\$ _____	\$ _____
Contact lenses and solution	\$ _____	\$ _____
LASIK surgery	\$ _____	\$ _____
Other expenses	\$ _____	\$ _____
<b>Hearing</b>		
Hearing examination	\$ _____	\$ _____
Hearing aid	\$ _____	\$ _____
<b>Miscellaneous Dental, Vision and Hearing expenses not covered by insurance</b>		
Over-the-counter	\$ _____	\$ _____
Additional contribution to maximize annual savings	\$ _____	\$ _____
<b>Total annual amounts</b>	\$ _____	\$ _____

## Eligible Expenses



Use your Health Savings Account funds to pay for a variety of expenses for you, your spouse, and your dependents, but keep in mind the IRS has specific rules about expenses that are eligible.

Go to [PeopleFirst.MyFlorida.com](https://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.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Health Savings Account Complimentary Plans

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, Dental, and Preventive Care Expenses

Enroll in the Limited Purpose FSA to save on dental, orthodontia, vision, and preventive care 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 using 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.

## Limited Purpose FSA Expenses

Eye exams  
Glasses  
Contacts  
Lens solution  
LASIK surgery  
Vision co-insurance  
Orthodontia  
Dental treatments  
Dental deductibles  
Dental visits  
Allergy Shots  
Diagnostic Procedures  
Routine Prenatal Care  
Well Child Visits

## Dependent Care FSA Saves Money While You Work

While your HSA is only for health-related merchandise and services, you may also 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.

**Email questions to**  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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

# Health Savings Account

## Transfer Your Existing HSA

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 your identity has been confirmed, 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](https://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.

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

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

Email questions to  
[FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).

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





# HEALTH REIMBURSEMENT ACCOUNT

..... *Your tomorrow, today*



# Health Reimbursement Account

The Health Reimbursement Account (HRA) gives you one more way to save on eligible healthcare expenses.

## The HRA Teams 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 State Group Insurance Program health plan. If you are enrolled in a High Deductible Health Plan, you are eligible for the Post-Deductible HRA. (Please note that individuals enrolled in a State of Florida Medicare Advantage Prescription Drug (MA-PD) plan are not eligible to take part in the Shared Savings Program.)

## 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, preventive, prescription drug expenses, and over the counter medications. 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.

## Health Reimbursement Account vs. the Post-Deductible HRA

The Post-Deductible HRA works the same way except funds are not available for use until you have met the federal health care plan deductible. Single deductible is \$1,650 and family deductible is \$3,300.

## Is there a deadline to use the money?

Use the funds in your designated account by December 31 and submit all claims by April 30 of the next plan year. The balance in your HRA rolls over from year to year as long as you are employed with the State. If you are no longer employed by the State, the money will be forfeited unless you have elected to continue your State of Florida medical coverage.

## Does the Health Reimbursement Account work with other plans?

The HRA is compatible with the full Healthcare FSA, Limited Purpose FSA, and Dependent Care FSA. If you are enrolled in a High Deductible Health Plan with an HSA, you must choose the Post-Deductible HRA.



## Shared Savings Program Information

Find more information by visiting [www.mybenefits.myflorida.com/myhealth/shared\\_savings\\_program](http://www.mybenefits.myflorida.com/myhealth/shared_savings_program)

*Links to Healthcare Bluebook and Lantern are found on this page.*

*Shared Savings Program FAQ is in the middle of the page.*

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

**Lantern** is a surgical benefit that offers pre-negotiated, bundled rates for hundreds of the most commonly planned medical procedures. Your coverage includes:

- Consults and appointments with your Lantern surgeon
- Anesthesia
- Procedure and facility (hospital) fees
- Dedicated support and guidance
- Cancer care

# 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. **Access** your account using Face ID, Touch ID, or by entering your username and password 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 *Accounts* tab.
3. **Click** *Banking/Cards* under the *Profile* section.
4. **Click** appropriate links (in blue) to add a new bank account.

**FIND forms and documents at  
mybenefits.myflorida.com or IRS.gov**

## 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 *Accounts* tab and select *Banking/Cards* under the *Profile* section. Enter your bank account information and update your payment method in order to set up direct deposit payments. Until your bank account information is entered, you will be mailed a check.

# Online Tools to Help Manage Your Account

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

## 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.

## Email

**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 multi task. 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 ET.

## Update Your Alert Preferences



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 (as well as Email Alerts) after you are logged into your Chard Snyder account online:

1. Go to [PeopleFirst.MyFlorida.com](https://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 *Notification Preferences*.
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.

# 2025 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 contribute pretax money into the account through payroll deductions to pay for eligible medical, dental and vision expenses, prescriptions, over-the-counter medications and menstrual hygiene products.</p> <ul style="list-style-type: none"><li>• Use the Benefit Card to pay for eligible services and items;</li><li>• Pay your provider directly from your account online; or</li><li>• Pay out of pocket for eligible medical expenses, then submit claims to be reimbursed.</li></ul>	<p>You contribute pretax money into the account through payroll deductions to pay for eligible dental, vision, and preventive care expenses.</p> <ul style="list-style-type: none"><li>• 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.</li><li>• Use the Benefit Card to pay for eligible services and items;</li><li>• Pay your provider directly from your account online; or</li><li>• Pay out of pocket for certain eligible expenses, then submit claims to be reimbursed.</li></ul>	<p>You contribute 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. Use funds to care for your natural, adopted and foster children 12 years and younger and for family members who cannot physically or mentally care for themselves while you are working or going to school.</p> <ul style="list-style-type: none"><li>• Use the Benefit Card to pay for eligible dependent care services;</li><li>• Pay your provider directly from you account online; or</li><li>• Pay out of pocket for eligible dependent care expenses, then submit claims to be reimbursed.</li></ul>	<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"><li>• The State contributes \$41.66/month for single coverage and \$83.33/month for family coverage</li><li>• Pay for eligible expenses from this savings account at time of service or purchase;</li><li>• Pay your provider directly from your account online; or</li><li>• Pay out of pocket for eligible expenses, then reimburse yourself from the account.</li></ul> <p><b>Spouse Program:</b> If you enroll in a High Deductible Health Plan, both spouses are also eligible to enroll in an HSA. Each spouse will receive the monthly individual state contribution and each spouse can make payroll contributions up to half of the family maximum.</p>	<p>Shared Savings Program rewards are credited to your account as they are earned. HRA money is used to pay for eligible medical, dental and vision expenses, prescriptions, over-the-counter medications and menstrual hygiene products.</p> <ul style="list-style-type: none"><li>• Use the Benefit Card to pay for eligible services and items;</li><li>• Pay your provider directly from your account online; or</li><li>• Pay out of pocket for eligible expenses, then submit claims to be reimbursed.</li></ul> <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 \$1,650 and Family deductible is \$3,300.</p>
Who is Eligible				
Active employees, who are benefits eligible.	Active employees, who are benefits eligible.	Active employees, who are benefits eligible.	Active employees, who are enrolled in an HDHP.  After age 65, you must be enrolled in an HDHP and not enrolled in Medicare or other Social Security benefits.	All State Group Insurance Program health plan enrollees 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				
Yes. Earn up to \$500 in Shared Savings rewards.  Shared Savings Program rewards are credited to your account in January of the following plan year (the plan year after the reward is earned).  If you earn more than \$500 of Shared Savings Rewards, they will be put in an HRA for you.	Yes. Earn up to \$500 in Shared Savings rewards.  Shared Savings Program rewards are credited to your account in January of the following plan year (the plan year after the reward is earned).  If you earn more than \$500 of Shared Savings Rewards, they will be put in an HRA for you.	No. Shared Savings Program rewards are only credited to one of the health spending or savings plans.	Yes. Earn up to the annual contribution limit in Shared Savings rewards.  Shared Savings Program rewards are credited to your account as they are earned.  If you earn Shared Savings Rewards after you have contributed the maximum to your HSA, they will be put in a Post-Deductible HRA for you.	Yes. There is no limit in the amount of Shared Savings rewards earned.  Shared Savings Program rewards are credited to your account as they are earned.

## 2025 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		
Employee Contribution Limit				
Yes. \$60 minimum/year. \$3,300 maximum/year	Yes. \$60 minimum/year. \$3,300 maximum/year.	Yes. \$60 minimum/year. \$5,000 maximum/year/ household.  (Married couples filing separate taxes may contribute up to \$2,500 each)	Yes. No minimum contribution. \$4,300/year for single coverage \$8,550/year for family coverage (Limits include the state's contribution.) Employees ages 55+ may make catch-up contributions of an additional \$1,000/year.	Employer funded, through rewards earned by utilizing the Shared Savings Program.
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). Shared Savings Program rewards are not available until January of the year after the reward is earned and credited to the account.	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). Shared Savings Program rewards are not available until January of the year after the reward is earned and credited to the account.	Money is credited to your account after each payroll deduction. You can use only the balance in your account at the time of payment for dependent care services.	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 \$1,650 and Family deductible is \$3,300.
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. Incur eligible expenses by December 31 and submit claims to Chard Snyder by April 30 of the next plan year. If any funds are remaining, up to \$660 will be carried forward into the following plan year. Amounts over \$660 will be forfeited.	Yes. Incur eligible expenses by December 31 and submit claims to Chard Snyder by April 30 of the next plan year. If any funds are remaining, up to \$660 will be carried forward into the following plan year. Amounts over \$660 will be forfeited.	Yes. Grace period to incur eligible expenses ends March 15 of the next plan year. All claims must be submitted to Chard Snyder by April 30 of the next plan year. Any amount remaining will be forfeited.	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 and submit claims to Chard Snyder by April 30 of the next plan year. Balance rolls forward to next plan year, as long as enrolled in a State Group Insurance Program health plan.
Health Plan				
No requirement to be in a State Group Insurance Program health plan.	High Deductible PPO or High Deductible HMO.	No requirement to be in a State Group Insurance Program health plan.	High Deductible PPO or High Deductible HMO.	Any State Group Insurance Program health plan. (Individuals enrolled in a State of Florida Medicare Advantage Prescription Drug (MA-PD) plan are not eligible to take part in the Shared Savings Program.)
Enroll in Another Savings or Spending Account				
Yes. Dependent Care FSA and/ or HRA.	Yes. HSA, Dependent Care FSA, and/or Post-Deductible HRA.	Yes. Healthcare and Limited Purpose FSA, HSA, HRA or Post-Deductible HRA.	Yes. Limited Purpose FSA, Dependent Care FSA, and/or Post-Deductible HRA.	Yes. Healthcare FSA, Limited Purpose FSA, and/or Depended Care FSA. If enrolled in an HDHP, you must choose the Post-Deductible HRA.