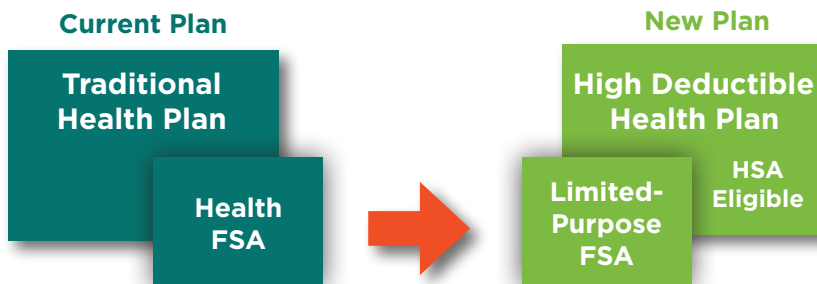


Flexible Spending Account Changing Health Plans

Changing Your Health Insurance Affects Your Flexible Spending Account

Moving to a High Deductible Health Plan. When you move to a High Deductible Health Plan (HDHP) and enroll in a Health Savings Account (HSA), you are no longer eligible for a health Flexible Spending Account (FSA). Not to worry. We'll move you into a limited-purpose Flexible Spending Account (FSA) so you can use your leftover money for vision and dental care.



Health Savings Accounts Require Specific Health Insurance Plans

Moving to a Traditional Health Plan. Moving from an HDHP to a traditional health plan makes you ineligible for an HSA, but eligible for a health FSA. You'll keep the money you put in your HSA, but may no longer contribute. We'll convert your limited-purpose FSA into a full-coverage health FSA, which allows you to use your money for eligible medical, pharmacy, vision, and dental expenses.



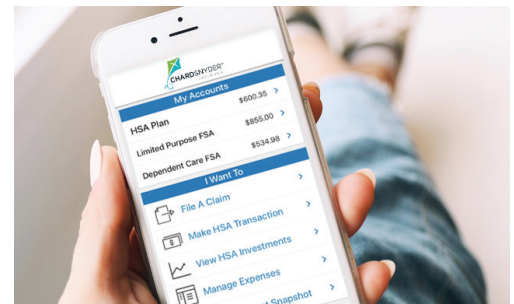
It's automatic – you don't need to do a thing!

What is considered an FSA or HSA eligible expense?

Visit the [Chard Snyder website](#) for more resources on eligible items and services under your plan.

How much can you save on taxes with an FSA?

Visit the [Chard Snyder website](#) to complete our Tax-Savings Calculator.



The Chard Snyder Mobile App



Manage your FSA on the go, anywhere, anytime

Features

- Submit FSA claims with receipt images using your phone's camera
- View account balances and transaction details
- Enable Face ID or Touch ID for easy, secure access
- Catalog past and current receipts using your phone's camera
- Scan any product for eligibility using your phone's camera (*Plan restrictions may apply*)

Download from the App Store or Google Play



www.chard-snyder.com