



FIFTH THIRD  
BANK

administered by



CHARDSNYDER™  
Benefit Solutions

# Using Your Flexible Spending Account

# Use Your Flexible Spending Account... It's Easy

Your Flexible Spending Account (FSA) is easy to use. When you're on the go just use our mobile app. Pay with the Fifth Third Bank Multi-Benefit Card® and keep your cash. For in-depth information check out our website. Review these helpful features described below and use your tax advantaged FSA account to save on your family's healthcare and dependent daycare needs.

## A Mobile App to Keep You Up-To-Date While You're On The Go

Use your mobile device to access your account balance anywhere. See specific transaction details and submit claims and receipt images. You'll know when claims are confirmed or denied and when receipts are needed to support your claim.

## The Fifth Third Bank Multi-Benefit Card Helps You Keep Money in Your Pocket

Pay for merchandise and services with your Fifth Third Bank Multi-Benefit Card and keep your cash in your pocket. Use it at your doctor's, dentist's or eye care professional's office, at testing centers and drug stores.

## The Fifth Third Bank Website at 53hsa.com Provides Plan Information

Use our comprehensive website to check balances and see the status of your claims. In addition, you can find instructive videos, current listings of eligible items, and read in-depth information and up-to-date news regarding your plan type.

## If You or Your Spouse Have a Health Savings Account... Read This

If either you or your spouse are currently depositing money in a Health Savings Account (HSA), you may not be enrolled in a full healthcare flexible spending account. You may enroll in a limited healthcare account if one is available. A tax advantaged limited healthcare account will allow you to claim dental and eyecare expenses. You may also enroll in or continue to use a dependent daycare account.



**Check your plan's  
deadlines for  
submitting claims**



**Email questions to**  
53askpenny@chard-snyder.com

# Submitting a Claim

## Submitting a Claim Using the Mobile App

Submit your healthcare or dependent daycare claim using your phone or tablet and save time.

1. Log in as usual (see instructions)
2. Choose *Flexible Spending Account*
3. Click *New Claim*
4. Click *Upload Receipt*. (Device camera will take a picture of your receipt. Make sure the picture is clear and writing is legible).
5. Enter your claim information
6. Click the *Add Claim* button

## Submitting a Claim Online

Save postage and time by filing your claim online.

1. Scan your receipt and save it in one of the following formats: JPEG (.jpg), GIF (.gif), or PDF (.pdf)
2. Log in to your Fifth Third Bank account
3. Choose *File a Claim* in the *I Want To...* section
4. Select an account from the *Pay From* drop down. Click *Next*.
5. Enter your claim information including the date range and amount. The date range must not extend over more than one calendar month. If your expenses occurred over more than one month, submit separate claims for each month.
6. Read *Terms & Conditions*, then click that you have done so
7. Click *Submit* or *Add Another*

## Submitting a Paper Claim Form for Healthcare or Dependent Daycare

If you are submitting a paper claim for services you have received or purchases you have made, follow the steps below.

1. Complete an FSA claim form, available at 53hsa.com
2. Make a copy of your completed claim form and send it with a copy of your receipt or Explanation of Benefits

**Fax:** 513.459.9947 or 888.245.8452

**Email:** 53askpenny@chard-snyder.com (maximum email size including attachments is 7MB)

**Mail:** Chard Snyder, 3510 Irwin Simpson Road, Mason, OH 45040

### Your Email Address... It's Important

Provide your email address to receive a confirmation when we enter your claim and again when your payment is sent. Depending on your plan you will receive your payment either by direct deposit into your personal bank account or by check through the US mail.

If you change your email address you may update it from your computer or mobile device:

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



# Fifth Third Bank Multi-Benefit Card® Facts

## You Will Receive Two Cards

You will receive two cards with your name on the front. Whoever signs the back is the user of the card. See the expiration date on the front of the card and don't throw them away too soon. Keep your card in a safe place as it will automatically be reloaded the next year you re-enroll.

## Activating Your Card

Call the toll-free number on the activation sticker on the front of your card or visit our website. You can use both cards once the first card is activated—you do not need to activate both.

## 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. All receipts/bills must include the name of the person receiving the service, date of service during the plan year, a description of the service, the provider's name, and the amount you must pay in order to be eligible for reimbursement. If you lose your receipt, the service provider can usually provide an account history or replacement receipt.

## If Your Card is Lost or Stolen

Call Chard Snyder directly at 888-350-5353 or log into your account 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.

## How to Log In to Your Account

### Desktop Log In

1. Go to 53hsa.com
2. Click the "Existing User Login" icon
3. Click continue on the "Leaving Fifth Third Bank" page
4. Enter your user name and password. If this is the first time you are logging into your account, enter the user name and password provided by your benefits department.

### Mobile App Log In

1. Download the Fifth Third HSA Mobile app from your app store
2. Click the icon for the app
3. Enter the Username and Password from your online account



## If Your Card Doesn't Work

There are several reasons why a card may be declined at the cash register. The most common are:

- Your plan year has not started
- The card has not been activated
- The merchant is encountering problems (for example, coding or swipe box issues)
- The merchant is not approved to accept the card
- The card has been suspended because Chard Snyder has not received receipts as requested

Call Chard Snyder Customer Service at 888-350-5353

# Using the Fifth Third Bank Multi-Benefit Card®

## Using your Fifth Third Bank Multi-Benefit Card at a Store

Pay for eligible expenses with your Fifth Third Bank Multi-Benefit Card. In most cases no further follow-up will be required. If you have a Limited Flexible Spending Account, your card may only be used for vision and dental expenses.

To pay using your Fifth Third Bank Multi-Benefit Card:

1. Swipe your Fifth Third Bank Multi-Benefit Card at the cash register
2. If you have enough money in your account and you have 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 name of the person receiving the service, the merchant or provider name, service received or item purchased, date and what you owed.

## You May Add a PIN to Your Fifth Third Bank Multi-Benefit Card®

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 number, choose Debit on the keypad and enter your PIN when requested.

**Call 1.866.898.9795 to set up a PIN for your Fifth Third Bank Multi-Benefit Card.**

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

## Special Rules for Dependent Daycare

- Use your dependent daycare account for dependent children under the age of 13 or dependents of any age who are unable to care for themselves
- The maximum a household may set aside is \$5,000. Married couples filing singly may each set aside up to \$2,500.
- Divorced couples should check our website for special rules
- You may only be reimbursed for the amount you have available in your account at the time of your claim
- 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

## Using your Fifth Third Bank Multi-Benefit Card at a Doctor's, Dentist's or Optical Office

- The charges provided at the time of service may not reflect any discounts negotiated by your insurance company. Use your card to pay for these services after you receive an Explanation of Benefits (EOB) from your insurance company.
- Compare the EOB with your provider's invoice to confirm that you are paying the correct amount. Write your Multi-Benefit Card number in the space provided for a card payment on the invoice and send it back to your provider or pay your provider online.
- If your provider requires payment at the time of service, pay a minimum amount and the balance after you receive your EOB.
- Make sure you send in copies of your receipts or EOBs if you receive a letter from Chard Snyder requesting them. If requested receipts are not sent in, your card could be suspended.

A valid receipt must include both the actual date and type of service you received, the name of the person receiving the service, the provider's name and the amount you must pay.

# Save on all these Healthcare Expenses

**Wondering if it's an eligible expense?** Log in to your account and click on Tools and Support. Then click on the "Search for Eligible Expenses" link to search and determine whether expenses are eligible medical expenses. You can also visit [www.IRS.gov](http://www.IRS.gov) for a list of eligible medical expenses.

- Acupuncture
- Alcoholism/drug addiction treatment
- Artificial limbs
- Artificial teeth
- Braille books/magazines
- Childbirth classes
- Chiropractors
- Contact lenses/solution
- Crutches
- Dental treatment
- Denture adhesives
- Eye exams/eyeglasses
- Fitness classes (prescribed)
- Fluoridation treatments
- Guide dog
- Hearing aid/batteries
- Hospital services
- Insulin
- Laboratory fees
- Lasik surgery
- Learning disability
- Medical monitoring devices
- Medical services
- Nursing services
- Operations/surgery
- Optometrist
- Organ donors
- Orthodontia
- Osteopath
- Physical exams
- Physical therapy
- Prescriptions
- Private hospital room
- Prosthesis
- Psychiatric care (prescribed)
- Reading glasses
- Smoking cessation (prescribed)
- Special education
- Speech training
- Transplants
- Vaccines
- Weight-loss (prescribed)
- Wheelchair
- X-ray fees

## Plus, Over-the-Counter Items...

You may use your Fifth Third Bank Multi-Benefit Card to purchase eligible over-the-counter items that are not considered a drug or a medicine such as bandages, wound care, contact lens solution, etc.

The Fifth Third Bank Multi-Benefit Card will not work for over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup. These items are eligible with a prescription from your doctor. You should send a copy of the prescription to Chard Snyder. We will file the prescription for one year of refills and then you will need a new one. For reimbursement, submit a claim along with a copy of your receipt.

## Save on Dependent Daycare, Too...

Choose the care that best suits your situation:

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

Services must be provided during the current plan year while you and your spouse are at work, looking for work or attending classes as a full-time student.

## Changing Your Election

Federal regulations do not allow you to change the amount of money you decide to have deducted for your FSA except 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 daycare costs change

You must notify your employer within 30 days of any of the changes above. Human Resources will help you complete any required paperwork.

## 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 may still have a certain period of time to submit claims for services or items purchased before you became ineligible. Call Chard Snyder or ask your human resources department for the period of time allowed for these claims under your plan's rules. Any money remaining in your account at the end of your runout period is lost.

If you choose to elect COBRA for your healthcare Flexible Spending Account, you will be required to continue to put the same amount of money in the account every month after tax as you put in before tax before you left your position. Using COBRA to continue a healthcare FSA can be a way to use the balance in your account for eligible expenses you incur following your termination.