

Dependent Daycare Flexible Spending Account

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You can save taxes on expenses for dependent daycare provided during the hours you work. Use it for daycare centers, in-home care, nursery schools, and pre-schools for children in your household who are 12 years of age or less, your parents or grandparents (anyone you claim on your tax return who is not capable of self-care). Couples who file separately may each claim half the annual maximum. You are not required to have a Healthcare FSA to enroll in a Dependent Daycare FSA.



Great idea



Convenient



Less taxes

Ways to Save With a Dependent Daycare FSA

What's eligible?

- Daycare centers
- In-home care
- After-school programs
- Summer day camp
- Latchkey program

For Whom?

- Children age 12 and under
- Any dependent incapable of self-care

When?

While you and your spouse are at work, looking for work, or at school

So Simple

Decide how much to set aside for the year and enroll

The amount you choose is deducted from your pay and added to your account

Then use the Chard Snyder Benefit Card to pay

Or submit claims using the mobile app, website, email, fax or mail

You may not be reimbursed more than the current balance. Family members who are not tax dependents may be eligible caregivers. Check IRS Pub 503.



The Chard Snyder Benefit Card

Use your Chard Snyder Benefit Card for a simple way to pay... the money comes right out of your account.

Many stores can confirm eligible merchandise and services at the point of sale. When you use your card at those locations you won't be asked for further proof of what you purchased.

Do you still have the Benny prepaid benefit card? You may use it until the date shown on the front. You will receive the new Chard Snyder Benefit card just before your Benny expires.



Sign Up for Email and Text Alerts

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

Keep Your Paperwork

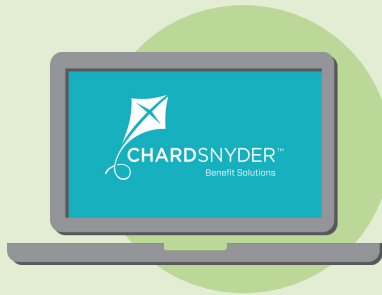
To confirm that you used your dependent daycare funds for eligible services, you may be asked for copies of itemized receipts or statements from your daycare service provider that do not electronically substantiate expenses*.

If so, take a picture of your paperwork with your mobile device and you can submit it through our app, upload online, attach it to an email...or just fax or mail a paper copy.

*If you do not provide documentation, your card may be suspended.



Tools & Resources



Chard Snyder Website

Our website is loaded with information and tools to help you get the most out of your plan. Access your account by logging in at www.chard-snyder.com.

Chard Snyder Mobile App

Our mobile app is simple to use and easy to get from Google Play or the App Store.

- View account balances and transaction details
- Submit and review claims
- Upload paperwork
- Scan products for eligibility (plan restrictions may apply)



Customer Service

Contact us through Live Chat from the Chard Snyder website, give us a call, or send us an email for quick, convenient, personal service.

askpenny@chard-snyder.com

Savings

With FSA	Without FSA
Monthly Pay	
\$2,000	\$2,000
Pre-tax FSA Contribution	
\$100	\$0
Taxable Income	
\$1,900	\$2,000
Minus Taxes	
-\$571	-\$601
After-tax Dollars Spent on Eligible Expenses	
-\$0	-\$100
Spendable Income	
\$1,329	\$1,299
Potential Monthly Tax Savings with FSA	
\$30	\$0
Potential Annual Tax Savings with FSA	
\$360	\$0

Savings will vary based on your tax bracket. Actual savings will vary based on your individual tax situation. Consult your tax professional for more information.



800.982.7715 www.chard-snyder.com

