Your Flexible Spending Account
At the Dentist's Office

Your family's dental receipts are proof that your Benny swipe or claim for expenses was eligible for payment through your Flexible Spending Account.

**Why Does Chard Snyder Ask For Copies of Receipts From Dental Visits?**

Because it's the law.

Flexible Spending Accounts fall under IRS Code, Section 125. This code tells companies the rules for payment through these plans.

One of these rules says that people who use the plan must provide proof that the money they spent was for services or merchandise approved by the IRS.

When you pay for dental services with Benny® you will often receive an email or letter from Chard Snyder asking you for a copy of your itemized receipt, bill or Explanation of Benefits (EOB) from the insurance company. This is your proof to the IRS that the money you spent was for an eligible expense.

**Acceptable Proof of Eligible Expenses**

All receipts, EOBs and bills must include:

- 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 are **not** acceptable proof of an eligible expense: cancelled checks, monthly balance-forward statements, handwritten receipts, your card transaction receipts or estimates of charges for services not yet provided.

**Here are Some Examples Of Eligible Dental Expenses**

- Braces
- Bridges
- Cleaning
- Crowns
- Deductibles
- Dental co-pays
- Dental night guards
- Dentures
- Denture adhesives
- Extractions
- Fillings
- Fluoride treatments
- Splinting loose teeth
- Peridontal treatment
- Prescriptions
- Root canals
- Sealants
- X-rays

**Cosmetic treatments such as teeth whitening are not eligible expenses.**

**Step 1 - Have dental work done**

**Step 2 - Pay with Benny; obtain itemized receipt**

**Step 3 - Send copy of receipt to Chard Snyder when requested**

*or*

**Step 1 - Have dental work done**

**Step 2 - Pay with cash or check; obtain itemized receipt**

**Step 3 - Send copy of claim form and receipt to Chard Snyder**

Email questions to askpenny@chard-snyder.com

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