



Re: Important news about your University of Akron Flexible Spending Account (FSA)

University of Akron has moved your FSA to Chard Snyder. This will affect you in several important ways. If you read this letter and follow its tips, you will experience a smooth transition of your account.

Claims from Current 2016 Plan Year: The last day to submit claims to your current vendor and use your debit card is 12/31/2016. After that, please send claims to Chard Snyder for reimbursement and we will begin processing them on 1/19/2017 for payment. If you would like to have your Chard Snyder claims repaid directly into your personal checking or savings account, go to www.chard-snyder.com on or after 1/19/2017 and log into your account (see *Profile* section).

Benny™ Prepaid Benefit Card: Benny™ is an easy way to keep cash in your pocket while using your FSA. Many payments made with the card are approved automatically, so no further paperwork is required. After 1/1/2017, your card may be used to pay for 2017 eligible expenses related to the FSA. You will receive two cards in the mail, one for you and one for another family member. Each card will display your name as the owner of the account but may be used by the person who signs the back. The card must be activated upon receipt.

Submitting Claims: You will need a claim form to submit claims through email or mail. Claim forms are easily found on our website, www.chard-snyder.com.

- **Email:** Scan completed claim form and receipts and send to askpenny@chard-snyder.com
- **Mail:** Send claim form and copies of receipts to 3510 Irwin Simpson Rd, Mason, OH 45040
- **Online:** Log in and select *Claims*. Enter the claim information, upload receipts and click *Submit*

Save Your Receipts: No matter how you submit a claim, the IRS requires that you prove it was for an eligible expense. Even if you use Benny™, you may receive a letter from Chard Snyder asking you to send us a receipt, Explanation of Benefits (EOB) or bill as proof. Your proof 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.

Online Access: Use the Chard Snyder website at any time to check your account balance, claim status, or review account history. You will also find a complete listing of eligible expenses for your plan.

Customer Service: Contact us between 8am and 9pm (EST), Monday through Friday. After a short recorded message, you can speak directly to one of our experienced customer service representatives. After 1/19/2017, they will have access to your 2016 account information and can assist you with any plan questions or concerns.

Welcome to Chard Snyder! We are pleased to have you as a participant.