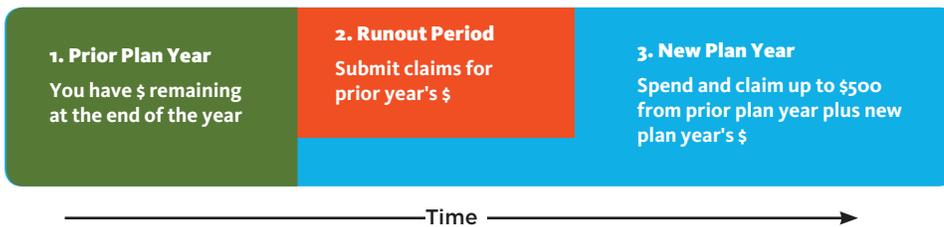


# How Does the Flexible Spending Account Carryover Work?

The Flexible Spending Account carryover works with the runout period and prior and new plan years like this:



## Important Point

No matter how you submit a claim, the IRS requires that you prove it was for a valid expense. Your receipt, Explanation of Benefits (EOB), or bill 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 must pay.

### 1. Prior plan year

- The amount you chose to contribute from each paycheck was put into your Flexible Spending Account.
- You could use the Benny® prepaid benefits card or submit claims for any eligible services received or merchandise purchased after the date your plan year began.

### 2. Runout period (overlaps new plan year)

- When you pay with Benny during this period, you are using the money from the new plan year.
- If your new plan year's healthcare expenses are more than the amount you chose to contribute, you may claim up to \$500 from the balance of the prior plan year.
- You may submit claims for healthcare expenses dated during the prior plan year until the end of the runout period or until you have no money left for that year.

### 3. New plan year (overlaps runout period)

- You re-enroll in the healthcare Flexible Spending Account and the amount you choose to contribute from each paycheck is put into your account for the new plan year.
- You use your Benny to pay for current services and merchandise
- You may choose to submit claims for eligible expenses through our website, mobile app, or by email, fax or mail for any eligible services received or merchandise purchased on or after the starting date of the new plan year.
- The unused balance from your prior plan year (up to \$500) is made available to you.

Email questions to [askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com)

Log in to your account to find the exact dates of the grace and runout periods of your plan or call Customer Service 513.459.9997 or 800.982.7715.



800.982.7715 [www.chard-snyder.com](http://www.chard-snyder.com)

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