

Use your money...don't lose it!

Planning will pay off when you see the savings on every dollar you contributed to your account. Use the worksheet on the back of this brochure to calculate what you actually spend per year...you'll be surprised. Add on the "sure things" like your annual physical or the dental crown you have scheduled. Don't "bet" on expenses you might have, such as elective surgeries you have not yet discussed with your doctor. Any money remaining in your account at the end of the plan year will be forfeited.

Save on all these health expenses...

| | | |
|---------------------------------------|------------------------------|-----------------------------------|
| Acupuncture | Fertility treatments | Osteopath |
| Alcoholism / drug addiction treatment | Fitness classes (Prescribed) | Physical exams (non-employment) |
| Artificial limbs | Fluoridation treatments | Physical therapy |
| Artificial teeth | Guide dog | Pre-existing conditions |
| Birth control | Hearing aid / batteries | Private hospital room |
| Braille books / magazines | Hospital services | Psychiatric care |
| Childbirth classes | Insulin | Sales tax (on eligible expenses) |
| Chiropractors | Laboratory fees | Smoking cessation |
| Co-insurance / co-pays | Lasik surgery | Speech training |
| Contact lenses / solution | Learning disability | Transplants |
| Contraceptives | Medical monitoring devices | Vaccines |
| Crutches | Medical services | Weight loss programs (prescribed) |
| Deductibles | Prescriptions | Wheelchair |
| Dental treatment | Operations / surgery | X-ray fees |
| Eye exams / eyeglasses | Optometrist | |
| | Orthodontia | |

Plus, over-the-counter items...

You may use your Flexible Spending Account to purchase over-the-counter items that are not considered a drug or a medicine such as bandages, carpal tunnel wrist supports, blood pressure monitors, contact lens solution, etc.

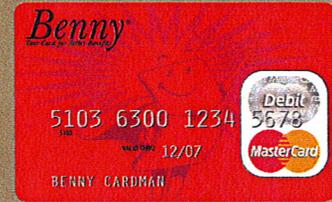
Effective January 1, 2011, Flexible Spending Account money may be used to purchase over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup only with a prescription from your doctor. A copy of the prescription for over-the-counter medications is required once a year for claims payment.

A current list of eligible items may be seen at www.chard-snyder.com.

Save on dependent day care, too...

| | | |
|--|---|--|
| Day care for your dependents under age 13 and living in your household more than 50% of the year | Care for your spouse and dependents who, for physical or mental reasons, cannot care for themselves | After-school program fees, except for overnight activities |
|--|---|--|

Expenses must be incurred while you and your spouse are working, a full-time student and/or actively looking for employment.



Benny™ prepaid benefit card helps you save time, money and paperwork

- Check the list of stores that accept Benny™ at www.chard-snyder.com
- Benny™ keeps cash in your wallet. The amount of your purchase will be deducted from your account and you won't have to wait for a check in the mail
- Don't throw away your Benny™ ... you will use the same card for up to five years. Your new election will automatically be available on the first day of your plan year
- New participants will receive a set of two cards in the mail
- Call Chard Snyder Customer Service to order a set of two extra or replacement cards for a charge of \$10
- Questions? Call Chard Snyder Customer Service 800.982.7715



CHARD SNYDER

3510 Irwin Simpson Road
Mason, OH 45040
TEL: 513.459.9997 | 800.982.7715
FAX: 513.459.9947 | 888.245.8452
Email: askpenny@chard-snyder.com
www.chard-snyder.com