



HSA ADVANTAGE™ ACCOUNT

Your tomorrow, today

How to Save on Healthcare with an HSA Advantage™ Account



An HSA Advantage™ account is a special bank account. You own it. You may use it to put away money tax free for medical expenses not covered under your high deductible health plan.



Save Money by Contributing Tax Free

When you enroll in the HSA Advantage™ account you may contribute money directly from your pay - before taxes - for eligible medical, dental, and vision expenses not covered by your insurance plan. Before tax equals tax free which saves you an average of 30% annually.

Use your HSA Advantage™ Tax Free

You may withdraw your money to pay for eligible healthcare expenses - no taxes or penalties. The IRS has rules on what is considered eligible, so be sure to keep receipts and documentation for what you have spent. You may be asked to provide this information to the IRS if your tax return is audited.

Build a Healthcare Retirement "Nest Egg"

Once you have reached a certain balance in your account, you may choose from a variety of investments to maximize your savings over time. You can continue to use the money in your HSA Advantage™ account after you retire. The money you saved and the interest earned are always tax free when used for eligible expenses. No other savings plan offers so much tax free savings and growth.

Are You Eligible for a Health Savings Account?

If the following statements are true (not required for your spouse), you are eligible to enroll in HSA Advantage™:

- You are enrolled in a High Deductible Health Plan (HDHP) and are neither enrolled nor receiving benefits from another health plan*
- You do not have a disability rating from the VA and have not received medical benefits during the last three months
- You are not being claimed as a tax dependent by someone else

Keep Good Records Save Your Receipts

The IRS may require you to prove that all money taken from your Health Savings Account was used for eligible expenses.

Check It Out

FIND a list of Eligible Expenses
www.chard-snyder.com

*Includes spousal plans, individual policies, Medicare, healthcare Flexible Spending Accounts and Health Reimbursement Arrangements (HRA). Both you and your spouse must have \$0 in a healthcare Flexible Spending Account during a Grace period.

You Can Invest Your HSA Advantage™ Savings

Grow your HSA Advantage™ account with self-directed mutual fund investments. Use the savings any time; even after you retire.



Decide how much you want to keep available in your interest-bearing account and set the threshold. You may set your threshold from \$4,000 up.

If your interest-bearing account falls more than \$100 above or below your threshold, HSA Advantage™ will sweep funds into or out of your interest-bearing account.

Your Chard Snyder Benefit Card may be used for amounts up to your threshold.

To set up your investments:

- Go to www.chard-snyder.com and log into your account
- Go to the *Accounts* tab and click on *Investments*
- Click on *Manage Investments* to get started

Transfer an Existing Health Savings Account To Your HSA Advantage™ Account

If you would like to transfer funds from another account in your name to HSA Advantage™, here's how:

1. Complete the benefit enrollment and bank application processes. Your HSA Advantage™ account must be open before you can deposit or access money
2. Decide if you want to move the entire balance. Your current bank may charge a fee to close your original account or a monthly service charge to keep it open
3. To complete the transfer, use the following process:
 - Request an HSA Advantage™ transfer form
 - Complete and forward the form to the original bank
 - The original bank issues a check for the amount you requested and sends it directly to HSA Advantage™ for deposit
 - Your funds are not available from either account for a period of 7-10 days. It may take up to 60 days to complete the entire process

The original bank may choose not to close an account with a minimum or negative balance. Check with that bank for additional details.

You will receive tax documents from each bank that has held funds during the calendar year.

A small quarterly fee, calculated as a percentage of your total investments, will be charged to your account. The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances. Mutual fund investments are not FDIC insured, and are not guaranteed by Chard Snyder or Healthcare Bank. The information contained in this publication is not, nor is it intended to be, legal or tax advice. © 2018 Chard, Snyder & Associates, Inc. All rights reserved.



Check Out Our

Mobile App



Features

- View investment summary
- View account balances and transactions
- Request reimbursements
- Scan products for eligibility (Plan restrictions may apply)

Download from the App Store or Google Play

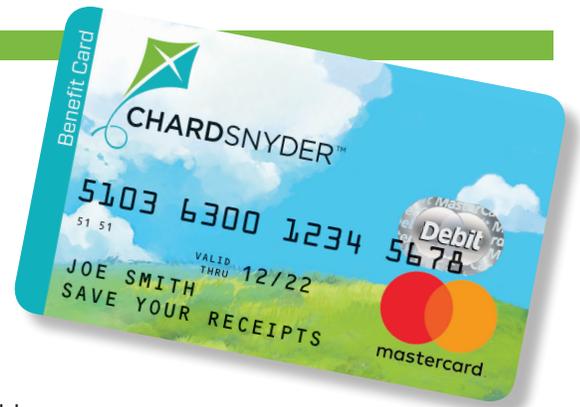


800.982.7715 www.chard-snyder.com



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Using your Chard Snyder Benefit Card

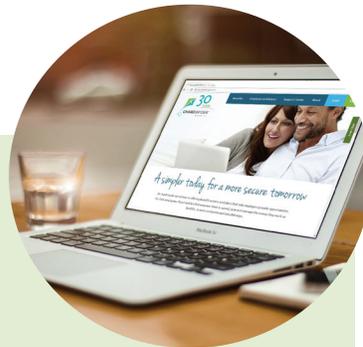


Use your Chard Snyder Benefit Card for a simple way to pay - the money comes right out of your account. Many locations confirm eligible merchandise at the point of sale, but keep your Explanation Of Benefits (EOBs), receipts and paid invoices with your tax records.

Help Yourself...

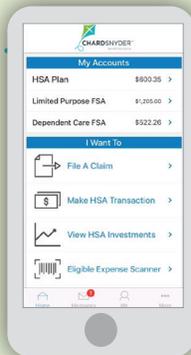
Chard Snyder Website

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.



Mobile App

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



- View investment summary
 - View account balances and transactions
 - Request reimbursements
 - 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.

800.982.7715 | askpenny@chard-snyder.com



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