

Healthcare Spending Accounts

Administration and access	The Spending Accounts are administered by Health Equity. You can manage and check up on your account through Health Equity online via https://participant.wageworks.com/ .
Eligibility	To participate in the plan, you must first meet the requirements. To enroll, you must complete The Flexible Benefit Plan Election & Salary Redirection Agreement Form.
Pre-tax contributions per calendar year	\$0 to \$3,400 per calendar year You may not change your contributions during the year unless you have a "qualified life event."
Eligible expenses	You can use the pre-tax dollars in this account to pay for eligible out-of-pocket healthcare expenses. This includes medical, dental, prescription drug and vision care expenses that aren't covered by a health insurance plan, including deductibles, coinsurance, copays and other out-of-pocket costs for you or your dependents.
Reimbursement	To be eligible for reimbursement, you must incur the expenses in the same calendar year as your contributions are made. You have until March 31 of the following year to submit claims receipts for reimbursement. You can also pay using the debit card that comes with your account and if required, submit your receipts. If you use another form of payment, you can submit a reimbursement form with your receipts to Alight Smart-Choice Accounts.
Forfeitures Use-it-or-lose-it rule	The money you set aside each year must be used to pay for expenses you incur in the same calendar year. IRS rules require you to forfeit any money remaining in your account at the end of the year.

This document is intended as a general overview only and does not cover all aspects, restrictions, and/or limitations of this benefit. In the case of any discrepancy between this document and the Plan document, the Plan document prevails.

Dependent Care Spending Accounts

Administration and access	The Spending Accounts are administered by Health Equity. You can manage and check up on your account through Health Equity online via https://participant.wageworks.com/ .
Eligibility	To participate in the plan, you must first meet the requirements. To enroll, you must complete The Flexible Benefit Plan Election & Salary Redirection Agreement Form.
Pre-tax contributions per calendar year	\$120 to \$7,500 per calendar year (if you are married filing a joint return or are head of household) or \$3,750 (if you are filing separate returns) You may not change your contributions during the year unless you have a "qualified life event."
Eligible expenses	You can use the pre-tax dollars in this account to pay for child or adult daycare while you work. This can be for a dependent child under age 13, or for a spouse or dependent who is mentally or physically incapable of self-care.
Reimbursement	To be eligible for reimbursement, you must incur the expenses in the same calendar year as your contributions are made. You have until March 31 of the following year to submit claims receipts for reimbursement. You may use the money in your account to pay for eligible dependent day care expenses by filing a claim for reimbursement with Health Equity.
Forfeitures Use-it-or-lose-it rule	The money you set aside each year must be used to pay for expenses you incur in the same calendar year. IRS rules require you to forfeit any money remaining in your account at the end of the year.

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