How much money can I put into the plan?
For each account (Healthcare or Dependent Daycare), there is an annual election limit.

<table>
<thead>
<tr>
<th>Type of Account</th>
<th>Annual Election Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare/Limited FSA</td>
<td>$2,750</td>
</tr>
<tr>
<td>Dependent Daycare FSA</td>
<td>$2,500 or $5,000*</td>
</tr>
</tbody>
</table>

*The limit for a Dependent Daycare FSA is determined by your tax filing status and is either: $2,500/tax year for Married Filing Separately; or $5,000/tax year for Single Head of Household or Married Filing Jointly. Please note: if your spouse is a participant in the same or another cafeteria plan, the total of your Dependent Daycare FSA elections cannot exceed $5,000 for the tax year.

When will I be reimbursed for claims I submit?
Any claims received by noon (12pm EST) Insert Day will be processed (if eligible) the following day.

What if there is money left in my account at the end of the plan year?
At the end of the plan year, after all eligible reimbursements have been made, any unused funds in the Healthcare FSA up to $550 will rollover into the new plan year. Any unused funds in the Healthcare FSA account over $550 will be forfeited.

Any funds remaining in the Dependent Daycare FSA are forfeited. In order to prevent the loss of funds, it is important to plan carefully so that your annual election matches your actual expenses as closely as possible. Only expenses incurred during the current plan year are eligible for reimbursement from current plan year funds.

What is a Limited FSA?
If you or your spouse are contributing to an HSA, due to IRS regulations, you can only have a Limited FSA.

A Limited FSA can be used to reimburse any out-of-pocket expenses related to dental and vision services covered by insurance, including copays and deductibles. Also included are dental, orthodontic and ophthalmologist’s fees and expenses including prescribed treatments and maintenance (such as contact solution).

As you are planning your FSA election, please note the $550 rollover feature. Rollover can provide ease of mind when making your election.

Even if you enroll in an HSA in future years, the rollover monies can be maintained in the Limited FSA benefit.

DISCLAIMER: Every effort has been made to present this information accurately, however, this is just a summary overview. An overview means that details, explanations and qualifiers are left out. This information is intended only to provide general guidance and you should not rely on it as a complete explanation of this topic. This is not a legal document.
Planning for Your FSAs

Eligible Expenses
Because FSAs are funded with pre-tax dollars, the IRS determines the expenses that are eligible for reimbursement. The list of eligible expenses is extensive and is updated often. If you are uncertain about whether or not an expense qualifies for reimbursement, you should verify its eligibility before incurring the expense. A current list of IRS-approved expenses can be viewed at www.myCafeteriaPlan.com.

What expenses are eligible for reimbursement from a Healthcare FSA?
You can use your healthcare FSA funds to pay for eligible out-of-pocket health care expenses such as:

- Prescription and health plan copayments
- Deductibles and coinsurance
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery and many other eligible expenses.

In general, any treatment for a specific medical condition is reimbursable; cosmetic or general health expenses are not. For example, teeth-whitening and multi-vitamins are not eligible, but prescription sunglasses would be eligible.

What expenses are eligible for reimbursement from a Dependent Daycare FSA?
Amounts paid to a daycare provider either in or out of the home are eligible, as long as the provider is not a dependent or relative under the age of 19. Preschool tuition is reimbursable, but tuition and expenses from grade K-12 schooling are not.

Who is considered a dependent?
Only children under the age of thirteen or adults or children over the age of thirteen who are incapable of self-care are considered dependent. In addition, the dependent must reside with the participant for the majority of the year in order to be eligible for coverage under the Dependent Daycare FSA.

*To be eligible for a Dependent Daycare FSA, a participant must be employed and, if married, the participant’s spouse must also be employed. A change in employment status for either the participant or the participant’s spouse may result in a change in or loss of eligibility.

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