

Benefit Account Overview and What to Expect Post OE



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Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC.



Agenda

HSA Refresher

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How to access HSA Bank accounts

.....

Overview of Spending Accounts

.....

Questions

.....



HSA/FSA Overview & What to Expect

How an HSA works with your HDHP



**Medical
plan**

+



**Health savings
account**

=







**Tax- advantaged
HSA plan**

- Combines a medical plan with a health savings account
- Provides coverage for current health care expenses with the option to save for future expenses
- Offers in-network preventive care covered by the plan at 100%

- Provides flexibility as you own the account; contributions can come from you, your employer or both
- Encourages greater savings; contributions are generally not taxable²
- Provides investment options

Who can open an HSA?

To be eligible:

-  You must be enrolled in an IRS-qualified high-deductible medical plan by the first of the month
-  High-deductible medical plans offered with Cigna Choice Fund[®] HSA meet IRS requirements
-  You cannot have any other health coverage that is not also a qualified high-deductible plan
-  You cannot be claimed as a dependent on another person's tax return
-  You may not be enrolled in Medicare (A, B or D), TRICARE, or a Full Purpose FSA (including a spouse's Full Purpose FSA)
-  *If you have any monies still available in your FSA past Dec. 31st, 2025, you will not be able to contribute until April 1, 2026*

Opening your account

1

If you elect to enroll in the HSA plan offered by your employer, a bank account will automatically be opened for you

...

2

Your employer will prepare an eligibility file and submit it to HSA Bank on your behalf

...

3

HSA bank assigns you an account number and performs a Customer Identification Program (CIP)

...

4

Once your account is opened, you will be sent a welcome brochure and debit card(s)

Reminders about the enrollment process

Your eligibility record must contain:

- Your name
- Social Security number
- Date of birth
- Residential address (no P.O. boxes accepted)

Eligibility records that are incomplete will not be processed

The benefits of a Health Savings Account

- 1 Triple tax savings!**
Contributions and ALL earnings accumulate tax-free + no minimum distributions
- 2 HSAs are not employer sponsored**
While employers may partner with an HSA custodian to simplify pre-tax payroll contributions – Employees (“accontholders”) own the account and all decisions.
- 3 Eligible contributions**
can only be made when an accountholder participates in a qualified high deductible health plan



2026 IRS
Individual HSA
Contribution Limits

$$\begin{array}{r} \uparrow \$4,400 \\ + \$1,000 \\ \hline \$5,400 \end{array}$$






2026 IRS Family
HSA Contribution
Limits

$$\begin{array}{r} \uparrow \$8,750 \\ + \$1,000 \\ \hline \$9,750 \end{array}$$

55+ Catch-up

Take full advantage of all Tax-Preferred accounts

| |  |  |  |
|---------------------------------|---|---|--|
| | TAX-DEDUCTABLE | TAX-DEFERRED | TAX-FREE |
| HSAs | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Traditional Retirement Accounts | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | |
| Both Retirement Accounts | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 529 Plans | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Non-Qualified Annuities | | <input checked="" type="checkbox"/> | |

At age 65, HSAs can be used to pay for **Medicare** Parts A (when applicable), B (individuals may reimburse themselves for premiums deducted from Social Security), C (Medicare Advantage), and D (prescription drug coverage), tax-free and penalty-free.

Qualified long-term care insurance premiums can be reimbursed from an HSA tax-free up to federal tax-deductible limits (which increases with age).

HSA funds can be used to reimburse medical expenses incurred any time after the HSA is established, even in retirement, many years after an expense has occurred.

After age 65, you can use your savings for any purpose without a penalty.

Using your HSA for IRS-qualified medical expenses

Who is covered: You, Your Spouse, and any Tax dependents

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Birth control treatment
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions
- Crutches
- Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals)
- Doctor's office visits and copays
- Drug addiction treatment
- Drug prescriptions
- Eyeglasses (Rx and reading)
- Fluoride treatments
- Fertility enhancement (including in-vitro fertilization)
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Infertility treatment
- Inpatient alcoholism treatment
- Insulin
- Laboratory fees
- Laser eye surgery
- Medical alert bracelet
- Medical records charges
- Menstrual care products
- Midwife
- Occlusal guards to prevent teeth grinding
- Orthodontics
- Orthotic inserts (custom or off the shelf)
- Over-the-counter medicines and drugs
- Physical therapy
- Special education services for learning disabilities (recommended by a doctor)
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vaccines
- Vasectomy
- Vision exam
- Walker, cane
- Wheelchair

Common IRS-Qualified Medical Expenses

Your HSA Account Investment Options



Choice

Brokerage experience with a large range of stocks, mutual funds, ETFs and more.



Select

Recommended list of mutual funds selected by an SEC-registered investment advisor (RIA).



Managed

Investments are completely managed by an SEC-registered investment advisor (RIA).

What to expect in 2026

New Limits: New Contribution Amounts and Election Amounts for both the HSA and Spending Accounts

New Members: All New members will receive a Welcome Kit & Multi-Purse Debit Card from HSA Bank, shipped directly to your home

Welcome Kit

- Welcome letter
- Account overview
- Account number
- Beneficiary overview
- Agreement & disclosures
- Fee & interest rates
- Privacy & opt-out notice

Debit Card

Arrives approximately
10-14 days after
enrollment processing

Member Website

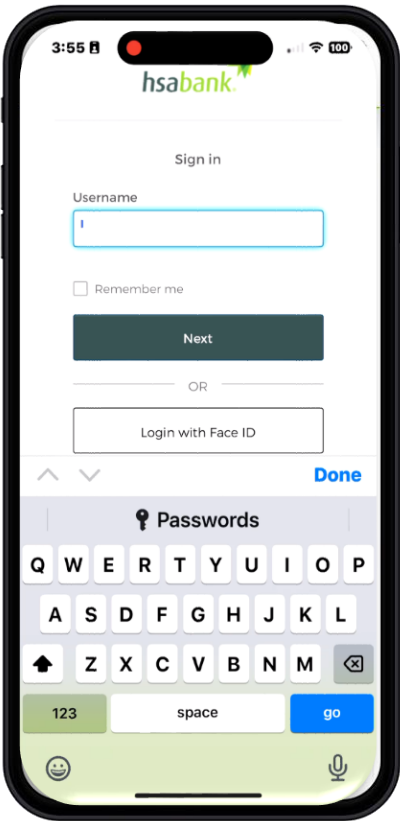
24/7 account access
Members can sign up
www.hsabank.com

And More

Employees can
designate a
beneficiary, review
contribution options,
and find other FAQs

Flexible payments and tools

MOBILE



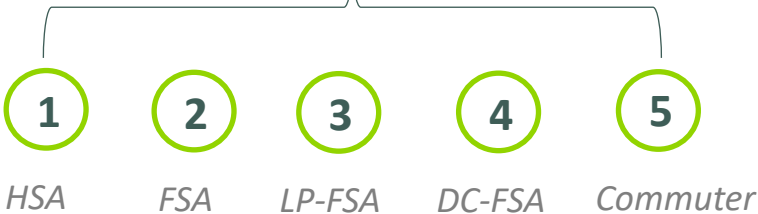
HIGHLY INNOVATIVE

- HSA Investment Options and education
- Multiple Mobile Wallet Options
- Scan 213d eligible purchases

HIGHLY FLEXIBLE

- Multi-Account debit card
- Stacked at Art U's desire
- Smart Card Technology

MULTI-PURSE CARD



Flexible Spending Account Options



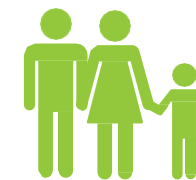
Healthcare Flexible Spending Account (FSA)

- Used for the same expenses as the HSA
- Medical, Dental, and Vision
- Substantiation Required
- Money Available upfront
- 2026 IRS Limit: **\$3,400**
- Rollover: **\$680**



Limited-Purpose Flexible Spending Account (LP-FSA)

- Used Vision & Dental Expenses
- Compatible with an HSA & DCA
- Substantiation Required
- Money Available upfront
- 2025 IRS Limit: **\$3,400**
- Rollover: **\$680**



Dependent Care Flexible Spending Account (DC-FSA)

- Used Dependent Care Expenses
- Compatible with an HSA & DCA & HCFSAs
- Substantiation Required
- Money Available as it goes in
- 2024 IRS Limit: **\$7,500**
- *No Rollover on DCA

Filing claims and reimbursements



Debit card

- Use to pay for out-of-pocket expenses
- Can be used to get cash at ATMs to reimburse themselves for qualified expenses paid with personal funds



Online/mobile bill pay

- Pay expenses directly from the HSA
- Monitor, manage and schedule payments online, anytime
- Schedule payments on a one-time or recurring basis



Reimbursement Form

- Reimburse yourself via direct deposit or HSA Bank issued check

What is required for documentation?

Substantiation must include the below items either via itemized receipt or Explanation of Benefits (EOB). Documentation can be submitted through the member website or the mobile app.

| Recipient | Provider | Date of service | Type of service | Cost |
|---|---|--|---|--|
| Name of the person for whom the product or service was rendered | Name of provider or merchant of the product or service rendered | Date on which the service was performed, or the item was purchased | Detailed description of the service provided, or the item purchased | Amount paid for a product or service and/or the portion not covered by insurance |

Employee **SUPPORT**

Art U call center team

- Client assistance center available 24/7
- Live chat during core business hours (7 am – 8 pm CT)
Monday through Friday
- Multi-lingual customer service (134 Different Languages)



Open enrollment and beyond

Educational resource site



Onsite and virtual open enrollment booths




Webinar support



Educational content and tools



Ongoing communications and education




HOMEHSA RESOURCESCONTACT

WELCOME TO YOUR EMPLOYEE RESOURCE CENTER

The employee resource center is your comprehensive resource on HSAs including calculators, flyers, videos, FAQs, investments, tax information and more.


Bookmark this page!



Account Transition to HSA Bank

Access key information about your transition to HSA Bank.

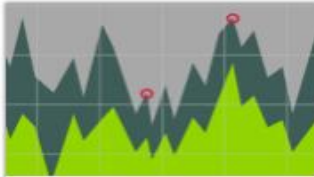
[Learn More](#)



HSA Resources

Download Health Savings Account flyers and forms, watch educational webinars and learn more about this unique, tax-advantaged account.


[Learn More](#)



HSA Investment Options

HSA Bank provides unique opportunities to invest Health Savings Account (HSA) funds in self-directed investment options.


[Learn More](#)



FSA Resources

Learn how to save pre-tax money from your paycheck for eligible healthcare and dependent care expenses with a Flexible Spending Account.


[Learn More](#)



Commuter Resources

Commuter benefits help you cover eligible mass transit and parking expenses.

[Learn More](#)



Calculators

Our tools and calculators help you make smart decisions about your healthcare.

[Try Today](#)

There for
YOU
at every step

THANK YOU



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