

BENEFITHELP INC.

Your FSA At-a-Glance

What is the plan year for my FSA?

Your employer's FSA plan year starts on September 1st and ends on August 31st.

When may I begin participating in my employer's FSA?

To be eligible to participate in your employer's FSA, you must have been employed 60 calendar days, working the equivalent of 39 hours, after which your participation may commence the first day of the month coinciding with or following the date the eligibility requirements have been met.

What amounts will be available for Health FSA reimbursement at any particular time during the Plan Year?

At any time during the course of the plan year, the full amount of your Health FSA election will be available to you (minus any amounts for which you have already been reimbursed for the same plan year), regardless of the amount that you have contributed at the time your claim is submitted.

What is the last date on which I may submit a claim for medical expenses under my FSA?

As an active employee, you will have 3 month(s) after the end of the Plan Year in which to submit a claim for reimbursement for Medical Care Expenses incurred *during* the previous Plan Year. This period of time is referred to as a "run-out" period.

After the plan year has ended, may I use the *debit card* to pay for expenses incurred during the previous plan year?

No. At the time that the debit card is used, funds are pulled from the *current* plan year. Therefore, to be reimbursed from the previous plan year's funds, it is recommended that you submit a *manual* claim for these expenses during the run-out period referenced above.

Can I carry over any of my unused Health FSA money to the next plan year?

Yes. You may carry over a maximum of \$500.00 of your unused funds to the next plan year.

What happens if I terminate employment? Will I still have access to my FSA account?

Although you may still have funds remaining and access to your MyAmeriflex Card, your participation in the FSA ends on the day you separate from your employer. You have a 3 month "run-out" period from your official separation date to submit claims for eligible plan expenses incurred *prior* to the separate date. Provided the expenses you are claiming are eligible under your plan, you may claim up to your full election amount, regardless of how many repayment

contributions you've made. Most likely, your employer will deactivate your MyAmeriflex Card after your separation date, so you will need to submit a manual claim for your expenses. Any funds remaining after your 3 month run-out period are forfeited without exception. Expenses incurred *after* the separation date are not eligible. Should your card remain active after separation from your employer, you will be responsible for repaying any charges for ineligible expenses made after your separation date.

Please note: This document briefly summarizes some of the key features of your FSA. For additional details, please review the Cafeteria Plan Summary Plan Description in its entirety.