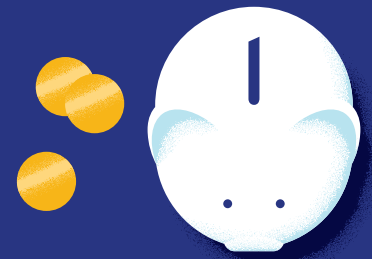



Health Care Spending Accounts

Pay for care. Save money.




FSA

The Total Health PPO Plan is paired with a flexible spending account (FSA) to help you pay for covered health care services and eligible medical expenses. This account is funded by you and has some restrictions under IRS guidelines.

 To find the annual contribution limit, go to hr.sandia.gov and search for FSA.

HRA

The Total Health PPO Plan is paired with a health reimbursement account (HRA) to help you pay for covered health care services and eligible medical expenses. This account is funded by Sandia.

 To find the annual contribution limit, go to hr.sandia.gov and search for HRA.

Frequently asked questions:

| | Full-purpose FSA | Full-purpose HRA |
|---|--|--|
| Is money set aside from each paycheck? | Yes, before federal, most state and Social Security taxes are taken out. | No, Sandia funds your HRA at the beginning of each year when you complete healthy activities. |
| Can the full annual contribution amount be used at any time during the year? | Yes, the full amount you elect is available as soon as your coverage begins. | Once the funds have been put in your account, they are available for use. |
| What eligible expenses can I use my account for? | Eligible expenses include medical, pharmacy, dental and vision expenses. For a complete list of eligible health care expenses, visit irs.gov and look for Section 213(d) of the Internal Revenue Code. | |
| Can I carry over funds? | Yes, you can carry over up to the IRS maximum each year. Any remaining funds over the IRS carryover maximum are forfeited Jan. 1 st each year. Sandia allows a runout period of 90 days for you to continue submitting claims for eligible expenses you incurred before Dec. 31 st each year. | Yes, you can roll over up to the group allowed maximum each year. Any remaining funds over the group allowed maximum are forfeited Jan. 1 st each year. Sandia allows a runout of 90 days for you to continue submitting claims for eligible expenses you incurred before Dec. 31 st each year. The group allowed maximum is based on your plan coverage level. To learn more, visit the Sandia HR website . |
| If I have both accounts, which dollars will be used first to pay for eligible expenses? | If you have an FSA and HRA, your FSA funds will be used first. For both the FSA and HRA, current plan year funds will be used first. Once current year funds have been exhausted, prior year funds (if any are available) will be utilized for current plan year dates of service. This means if you have carryover amounts in your FSA from one year to the next, you should consider reducing your annual election for the new year by the amount of your carryover to avoid forfeiting funds at the end of the year. Unused funds can only be carried over for 1 year and if not used in that year, they will be forfeited. FSA Example (assume IRS carryover maximum is \$500): Year 1 - You contribute \$1,500 to your FSA at the start of Year 1. You use \$1,000 during the year to pay for eligible expenses. At the end of Year 1, you are able to carry over the unused funds up to the IRS maximum of \$500. You then elect to contribute \$1,500 again for the following year. Year 2 - You have a total of \$2,000 in your account to pay for eligible expenses (\$1,500 election and \$500 carry over). You use \$1,000 during the year to pay for eligible expenses. At the end of the year, you are only able to carryover unused funds up to the IRS maximum of \$500 from Year 2 to Year 3 and forfeit the \$500 you carried over from Year 1. | |
| Will UnitedHealthcare automatically pay the cost of eligible expenses from my account? | Yes, UnitedHealthcare will automatically pay the cost of eligible medical expenses from your account. If you want to turn off automatic payments, visit myuhc.com . If you wish to be reimbursed for out-of-pocket expenses related to dental, vision or pharmacy costs, you will need to either use your debit card at the point of service or submit for a reimbursement at myuhc.com . | |
| What's the best way to submit claims? | You can submit claims on myuhc.com . Other options for submitting claims include: <ul style="list-style-type: none"> Toll-free fax via the number on the claim form Via USPS to the P.O. Box address listed on the claim form | |
| Where can I manage my FSA and/or HRA? | Visit myuhc.com or use the UnitedHealthcare® app. You can: <ul style="list-style-type: none"> View balances, contributions and claims summaries Submit a claim for reimbursement Learn more about eligible expenses and read answers to common questions Add/change direct-deposit settings or automatic-payment settings | |

 **Questions?** Call UnitedHealthcare Customer Care at **1-877-835-9855** 8 a.m. – 8 p.m.

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The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

Flexible spending accounts (FSAs) are administered by UnitedHealthcare and are subject to eligibility and restrictions. A flexible spending account is not insurance.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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