

Your Health Reimbursement Arrangements

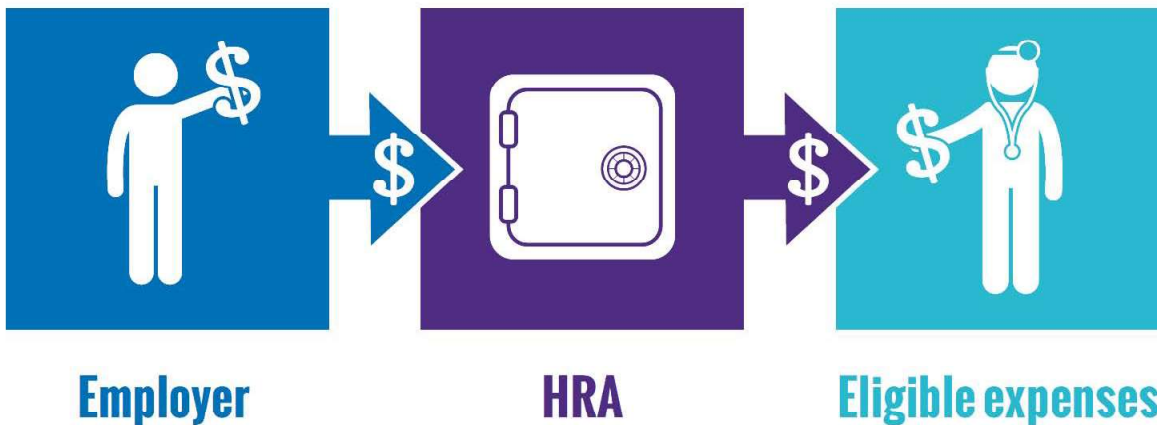
**For Employees enrolled in the Select Plan only*

WHAT IS AN HRA?

- Coverage for out-of-pocket costs, which may include things such as deductibles, copayments, coinsurance, dental and vision expenses (as determined by your employer).
- You don't pay any taxes on HRA funds.
- Contributions are free money, provided by your employer. There are no payroll deductions.

HOW HRAs WORK:

Your employer determines the amount of money to contribute to the HRA, and will determine what medical expenses are eligible to be paid using the funds. During the year, you can use your funds for eligible out-of-pocket medical expenses. In most cases, your health plan will receive and process a medical claim and then send the claim to be reviewed for payment from your HRA.



Amount of your HRA

Health Care Options	HRA Amount
Employee Only	\$750
Employee + Spouse	\$1,500
Employee + Children	\$1,500
Employee + Family	\$1,500

Additional information about the HRA is available at:

http://learn.healthequity.com/bcbst/hra/#hra_hero

or call 1-888-796-0609.

HOW AN FSA WORKS

1) Sign up

During eligible enrollment periods, sign up to participate in an FSA. Select the option that best meets your needs and then determine the amount you would like to contribute from your pre-tax earnings. Get help estimating your expenses at www.HealthEquity.com/FSAsheet.

2) Contribute

Your employer will arrange to have the determined amount of your pre-tax earnings contributed to your FSA. Typically the amount withheld from your paycheck is equal each pay period.

3) Use your funds

When you incur a qualified expense, you can either pay with the HealthEquity Visa® Reimbursement Account Card provided by some plans or submit the expenses through the HealthEquity online tool for reimbursement. Remember to save all receipts; you'll need them for reimbursements and to validate your expenses with your employer or administrator.

This card is issued by The Bancorp Bank, pursuant to a license from U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

USE IT OR LOSE IT

FSAs are generally use it or lose it accounts. This means that you cannot carry over the balance in your FSA past the year that you opened/renewed your account. Unused funds in the account will be forfeited on the last day of March the following year. Additionally, if an account holder leaves an employer or retires, unused funds are forfeited. For more details, see IRS publication 969 or consult a tax advisor.

Additional information about the FSA is available at:

http://learn.healthequity.com/bcbst/fsa/#fsa_hero.



Qualified Expenses	
Acupuncture	Long-term care expenses
Alcoholism (rehab, transportation for medically advised attendance at AA)	Medicines (prescribed, not imported from other countries)
Ambulance	Nursing home medical care
Amounts not covered under another health plan	Nursing services
Annual physical examination	Optometrist
Artificial limbs/teeth	Orthodontia
Birth control pills/prescription contraceptives	Oxygen
Body scans	Stop-smoking programs
Breast reconstruction surgery following mastectomy for cancer	Surgery, other than unnecessary cosmetic surgery
Chiropractor	Telephone equipment and repair for hearing-impaired
Contact lenses	Therapy
Crutches	Transplants
Dental treatments	Weight-loss program (if prescribed by a physician for a specific disease)
Prescription eyeglasses/eye surgery	Wheelchairs
Hearing aids	Wigs (if prescribed)

Visit: HealthEquity.com/QME

Non-Qualified Expenses	
Concierge services	Insurance premiums other than those explicitly included International medicines
Dancing lessons	Nutritional supplements, unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician
Diaper service	Teeth whitening
Elective cosmetic surgery	Electrolysis or hair removal
Funeral expenses	Future medical care
Hair transplants	Health club dues

This document does not represent your employer's plan design. The plan design may further limit the expenses allowable under your plan. See your plan document and/or summary plan description. For more information visit <https://my.healthequity.com>.

WHY DCFSA's?

- Pay for dependent care with tax-free funds
- Can reduce your taxable income amount

To qualify, the funds must be used to take care of someone who is dependent while the caregiver works, looks for work or attends school full-time.

HOW IT WORKS

With a DCFSA, you can make pre-tax payroll contributions to pay for dependent care expenses.

- Determine the amount you would like to contribute for the year. The maximum annual DCFSA contribution allowed is \$5,000 per household. Unlike medical flexible spending accounts, your annual DCFSA funds are not available up front. Funds are only accessible as they are deposited with each payroll deduction.
- Pay dependent care costs out-of-pocket.
- Submit for reimbursement either through the HealthEquity member portal, or by using the DCFSA Reimbursement Form.

Recurring DCFSA claims can be scheduled for the duration of the plan year. For more information, contact Health Equity account managers at 866-346-5800.

QUALIFIED DEPENDENTS

To be considered qualified, dependents must meet one of the following criteria:

- Children under the age of 13
- A spouse who is physically or mentally unable to care for himself/herself
- Any adult you can claim as a dependent on your tax return that is physically or mentally unable to care for himself/herself

Qualified Expenses		
Babysitter inside or outside household	Household employee whose services include care of a qualifying person	Sick-child care center
Before and after school or extended day programs	Late pick-up fees	Custodial childcare or eldercare expenses
Expenses while looking for work	Nanny expenses	Summer day camps
Day camps	Preschool/nursery school for pre-kindergarten	Daycare centers

Non-Qualified Expenses	
Educational/tuition expenses	Payments for care while on a leave of absence, maternity or other medical leave
Expenses paid to child of participant	Payments for care while you are on vacation or due to illness
Field trip expenses	Payment for services not yet provided for pre-kindergarten
Food, clothing, education or entertainment expenses	Sick-child care center
Household services	Payments for care where you are not the custodial parent
Incidental expenses	Overnight camp

For more information visit <https://my.healthequity.com>