



FSA { HEALTH & DEPENDENT CARE }

ENROLLMENT BOOKLET

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Health Savings Account (HSA) FAQs

2024 HSA Contribution Limits



HDHP Minimum Deductibles:
Single: \$1,600
Family: \$3,200

*Catch up contributions equal \$1,000 over the annual limit for people age 55 and over.

Q: Can anyone open an HSA?

A: No. You must be enrolled in an HSA-eligible High-Deductible Health Plan (HDHP) to open an HSA or contribute to an existing HSA. See above for the minimum deductible amount that currently qualifies as an HDHP.

Q: How much can I contribute each year to an HSA?

A: The IRS issues annual contribution limits each year, which differ depending on whether you have Employee Only or Family health insurance coverage. See the top of page 2 for the current annual limits. HSA account owners aged 55 or older can make a “catch up” contribution of up to \$1,000 each year above the current annual limit.

Q: How do I make contributions to a HSA?

A: You can make pre-tax contributions, post-tax contributions, or a combination of the two as long as the combined total does not exceed the IRS annual limit. Pre-tax contributions are made through payroll deduction. Post-tax contributions are made by depositing directly into the HSA account. Post-tax contributions for a given year can be made up until the due date for your income tax return for that year; for most people, this is April 15 of the following calendar year.

Q: How much of my HSA can I spend each year?

A: The only spending limit is your account balance. You can only spend or withdraw up to the actual amount sitting in your account at that time. You do not lose any money that is not spent by the end of the year, however. Since all unused funds in an HSA automatically roll over from year to year, you can build up your available balance over time.

Q: What can I spend HSA funds for?

A: HSAs can be used to pay for any qualified healthcare expense as defined by the IRS. This includes doctor and nurse visits, prescriptions, lab tests, hospitalization, physical therapy, mental health care, eyeglasses and contacts, dental care, and much more; see the listing of common eligible and ineligible expenses on page 4. To be eligible for payment from an HSA, the expense must be incurred on or after the date the HSA account was opened. HSA funds can also be used for certain health insurance premiums, such as COBRA and TEFRA.

Q: Can I spend HSA funds on family members not covered by my health insurance plan?

A: As long as a person is listed on your Federal income tax return as a joint filer or dependent, your HSA can be used to pay for their qualified expenses. This applies even if they are covered by a separate insurance plan that is not an HDHP or not covered by any health insurance plan at all.

Q: How do I access my HSA funds?

A: You will receive an HSA debit card that is linked to your HSA account. This is a limited-purpose Mastercard® that is coded for medical providers only. Having the debit card lets you cover qualified expenses without first having to pay out-of-pocket and then wait for reimbursement. Although you have the option of setting a PIN for your card, a PIN is not necessary; to pay an expense, just swipe your debit card as you would a regular credit card. If your medical provider does not accept cards, or for any reason you did not use your card to pay an eligible expense, you can submit a claim for reimbursement (also known as a “request for distribution”).

Health Savings Account (HSA) FAQs

Q: What exactly happens in my HSA account when I swipe my HSA debit card?

A: As soon as the card transaction is authorized through the Mastercard® network, your account's "purse value" (the amount of money available to spend) is reduced by the transaction amount. If signed up for mobile alerts, you will receive one within moments through the mobile app that confirms the transaction and shows your reduced available balance. You will also be able to see the pending card transaction and balance reduction in your account (online or mobile app).

Q: What if there is not enough money in my HSA when I swipe the card to pay an expense?

A: If the transaction exceeds your available balance (purse value), usually it will be declined. Some merchants can accept "split tender," which means their system is able to charge your card only for the portion of the total due that equals your available balance and then ask for a different form of payment to cover the remainder.

Q: Are there any transaction limits on my debit card?

A: Both the per-transaction limit and the maximum combined daily transaction limit for your debit card is \$5,000, even if you have more available in your HSA account.

Q: Do I have to keep up with receipts?

A: Although the IRS does not require HSA account holders to submit receipts to use their debit card or to get reimbursed for an out-of-pocket expense, it is a good idea to keep receipts in case of future need.

Through your online account, you have access to the ClaimsVault®, a patented "electronic shoebox" that lets you store electronic copies of receipts in your account. In addition to receipts for expenses you have paid, you can also store receipts for expenses that you haven't claimed yet but may want to claim once your account balance grows larger.

Q: I'm going to be eligible for Medicare later this year. Can I still have an HSA account?

A: If any part of Medicare is elected, you cannot open a new HSA account or contribute any more money to an existing HSA account after your Medicare effective date. You can however continue to use any funds remaining in an existing HSA account.

Q: How can I check my account balance, card transactions, status of reimbursement claims, and so on?

A: You have account access 24 hours a day through your online employee portal and through the mobile app. To register and log in for the first time, refer to the welcome email that your benefits administrator will send after enrollment.

Q: What if I still need help after looking at my account?

A: Contact Beneliance at (877) 685-0655 or email benefits@beneliance.com

For a list of HSA-eligible expenses, see Page 4.

Eligible/Non-Eligible Expenses

HSA Eligible Health Care Expenses

Please note that we do not intend this list to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor. ***If prescribed for a particular ailment or medical condition; provider letter required.**

Acupuncture	Eye examinations and eyeglasses	Physical exams
Alcoholism treatment	Home health and/or hospice care	Physical therapy
Allergy shots and testing	Hospital services	Psychiatric care (<i>psychologists, psychotherapists</i>)
Ambulance (<i>ground or air</i>)	Insulin	Radial keratotomy
Artificial limbs	Laboratory fees	Schools (<i>special, relief, or handicapped</i>)
Blind services and equipment	LASIK eye surgery	Sexual dysfunction treatment
Car controls for handicapped*	Medical alert (<i>bracelet, necklace</i>)	Smoking cessation programs
Chiropractor services	Medical monitoring and testing devices*	Surgical fees
Coinsurance and deductibles	Nursing services	Television or telephone for the hearing impaired
Contact lenses	Obstetrical expenses	Therapy treatments*
Crutches, wheelchairs, walkers	Occlusal guards	Transportation (<i>essentially and primarily for medical care; limits apply</i>)
Dental treatment	Operations and surgeries (legal)	Vaccinations
Dentures	Optometrists	Vitamins*
Diagnostic tests	Orthodontia	Weight loss programs*
Doctor's fees	Orthopedic services	X-rays
Drug addiction treatment & facilities	Osteopaths	
Drugs (<i>prescription</i>)	Oxygen/oxygen equipment	

Important Notice About Over-the-Counter (OTC) Medications

With passage of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) in March 2020, OTC medications are once again eligible for purchase with FSA/HSA funds without the need for a prescription. In addition, menstrual care products are now also eligible for purchase with FSA/HSA funds without the need for a prescription. You can use either your debit card to purchase these items or submit the purchase receipt for reimbursement.

HSA Eligible OTC Medications and Products

Acne medications & treatments	Contact lens solution	Medicated bandaids & dressings
Allergy & sinus, cold, flu & cough remedies	Contraceptives (<i>condoms, gels, foams, suppositories, etc.</i>)	Menstrual care products
Antacids & acid controllers	CPAP equipment & supplies	Motion sickness remedies
Antibiotic & antiseptic sprays, creams & ointments	Diabetic testing supplies/equipment	Nicotine patches and other smoking cessation aids
Anti-diarrheals	Durable medical equipment (<i>power chairs, walkers, wheelchairs, etc.</i>)	OTC varieties of Insulin
Anti-fungals	Eczema & psoriasis remedies	Pain relievers (<i>aspirin, ibuprofen, acetaminophen, naproxen, etc.</i>)
Anti-gas & stomach remedies	Eye drops, ear drops, nasal sprays	Personal protection equipment (PPE) for COVID-19
Anti-itch & insect bite remedies	First aid kits	Reading glasses
Anti-parasitics	Hemorrhoidal preparations	Sleep aids & sedatives
Digestive aids	Home diagnostics (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)	Wart removal remedies, corn patches
Baby care (<i>diaper rash ointments, teething gel, rehydration fluids, etc.</i>)	Hydrogen peroxide, rubbing alcohol	
Bandages and bandaids	Laxatives	
Breast pumps for nursing mothers		All OTC items listed are examples.
Braces & supports		

These items are commonly mistaken as eligible but do not meet the requirements

Cosmetic surgery and procedures	Health programs, health clubs and gyms	Teeth whitening
Cosmetic dental procedures	Insurance premiums	Vitamins and supplements without a prescription

Welcome to Mobile myRSCSM

Benefits at Your Fingertips

You can now access your employee benefits account information on your smartphone with the Mobile myRSCSM app for iPhone[®] and Android[®].

What You Can Do with Mobile myRSC

- ✓ **View Accounts**
Including detailed account and balance information
- ✓ **Card Activity**
Account information
- ✓ **Manage Subscriptions**
Set up email notifications to keep you up-to-date on all account and health debit card activity
- ✓ **SnapClaim™**
Our Mobile App for iPhone[®] and Android[®] with integrated SnapClaim™ technology allows claims filing using your smartphone! Just open a claim using the mobile app, fill in some details onscreen, take a photo of your receipt with your smartphone camera, and upload. Claims filing couldn't be easier!

Locating and Loading the App



Simply search for “myRSC” on the App Store™ for Apple products or on the Google Play Store™ for Android products, and then load as you would any other app.

Logging In

Access the mobile services using the same username and password you use to log in to the full myRSC website. After logging in, you will be on the home page which will list your options.

Getting Help

Click the Help button at the bottom right of all Mobile myRSC pages to access contact information for your administrator, who will be able to provide assistance.

Going Home

Press the Home button on the bottom left corner of any page to return to the home page.



Mobile myRSCSM Quick-Start Guide

Logging In

Open the Mobile myRSCSM app or point your browser to: <https://mobile.myrsc.com>.

The first page that loads is the login screen. Use the same username and password that you use to log in to the full myRSC website.

NOTE: The mobile site is optimized to work on Safari on an iOS, the default Android Browser, or Chrome on Android 4.x. If you are using an older browser, you will automatically be redirected to the classic myRSC site.

The Home Page

Once you log in, you are on the Home page. This page lists all available options you have on the mobile site:

View Accounts:

View the balance and details of your Health Reimbursement Account (HRA), Health Savings Account (HSA), or Flex Spending Accounts (FSA). You may have one or more of these accounts available to you, depending on your company's benefit package

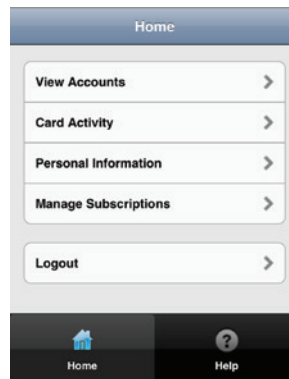
Card Activity: View all card transactions and card details

Personal Information: View or edit your personal information

Manage Subscriptions: Change the emails and notifications sent by myRSC

Logout: Logs you out of your account

Home and Help Home brings you back to this screen and Help provides contact information regarding your benefits



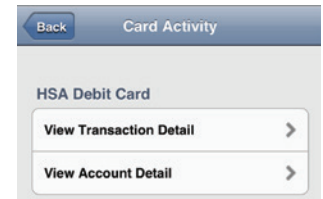
Account Summary

When you select the **View Accounts** option, the page displays only the benefits for which you are subscribed. Your display may look very different than the screen shot pictured here. Select the benefit you wish to view to see unresolved transactions, benefit summary data, and details of claims and reimbursements.



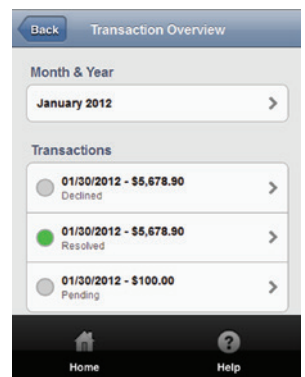
Card Activity

The **Card Activity** page gives you the option to view the transaction details or account details of your debit card.



Selecting **View Transaction Detail** takes you to the Transaction Overview page. Select the month and year for the card activity you want to view. Only the transactions for the month and year you choose will be displayed. Clicking on a particular transaction lets you see the details of that card swipe.

Selecting **View Account Detail** lists all cardholders on your plan. You can then select the person's name and see the account details associated with that card. You also have the option of blocking a card.



App Store is a service mark of Apple Inc.
Google Play is a trademark of Google.

HSA Application and Salary Reduction Agreement

This Salary Reduction Agreement (SRA) authorizes your employer to reduce your salary by the indicated amount shown below for the exclusive purpose of facilitating a contribution to your Health Savings Account. Do not send contributions with this form. By completing this agreement, you are indicating that as of the effective date of your contribution election, you are an "Eligible Individual" as defined in the adoption agreement and authorize your employer to facilitate your monthly contributions to your HSA on your behalf.

Please fill out the form below and return to your HR office.

Are you a current HSA account holder?

- Yes Fill out only your Name in Section 1 and proceed to Sections 2 through 5.
- No Complete ALL information and sign the form. Look in the mail for your HSA Welcome Letter, which includes additional HSA services.

Section 1: Account Holder Information (Please Print)

Name (First, MI, Last) _____

Preferred Mailing Address Home Address Mailing Address (if different)

Home Address _____ Mailing Address _____

City _____ City _____

State _____ Zip _____ State _____ Zip _____

Email Address _____

Preferred Phone Number Home Work Best Time to Call _____ AM PM

Home Phone (____) _____ Work Phone (____) _____

Date of Birth _____ Social Security Number _____

Driver's License Number _____ Mother's Maiden Name (Security) _____

Employer _____

Section 2: Primary Beneficiary

Name (First, MI, Last) _____

Address _____ City _____ State _____ Zip _____

Social Security Number _____ Relationship _____

If all individuals listed as Primary Beneficiaries precede you in death or cannot be located after a reasonable search by the custodian, all non-allocated funds (if any) in your account will be distributed to your Contingent Beneficiary (to add/edit/change Contingent Beneficiary(ies), log in to your account). In the event that no beneficiary can be located, your account balance (if any) will be distributed to your estate.

Section 3: HDHP Information and HSA Contribution Election

HDHP Coverage Effective Date _____ Check one Single Coverage Family Coverage

I elect a monthly contribution of \$ _____ (amount) to my HSA effective _____ (date).

Section 4: Debit Card

I hereby request a debit card as an alternate distribution method from my HSA account. (See Article IV of the Custodial Account Agreement for terms of usage.) Print exactly as you would like it to appear on your card: 21 characters maximum including spaces. If more than two cards are needed, attach a separate sheet.

Name on 1st Card

Name on 2nd Card

Section 5: Adoption Agreement/Employee Signature

As of the effective date of my HSA Contribution Election, I certify that I am an "Eligible Individual" as defined by the Code and do hereby elect a Health Savings Account in accordance with Section 223 and Section 125 of the Internal Revenue Code. I understand this request will not be processed until all paperwork is completed, accepted and approved by my employer. I further understand that I am responsible for all contributions made to my HSA and that my benefits administrator is facilitating but not initiating the contribution. If the account is closed at any time, there will be a \$25 closing fee.

This application is for the establishment of my individually owned Health Savings Account at the custodian displayed below. The information on this application is true and accurate to the best of my knowledge and I submit this form with full understanding and acceptance of the provisions contained within the Custodial Account Agreement, HSA Terms and Conditions Statement, and the HSA Disclosure Statement. I also acknowledge that the Plan Service Provider (PSP) indicated on the bottom of this form is authorized to perform transactions on my account and all such transactions initiated by the PSP should be treated as if initiated directly by me, the Account Holder. I am currently, or will be upon the date of my first contribution, an Eligible Individual as described in the Custodial Account Agreement. I understand that maintaining my eligibility is my responsibility and that the custodian will assume that all contributions are made while I am eligible to do so. I am currently, or will be upon the date of my contribution, covered by a High Deductible Health Plan (HDHP) that meets the qualifications detailed in the Custodial Account Agreement.

Signature of Account Holder _____ Date _____

Custodian
Beneliance
PO Box 55068
Little Rock, AR 72215

Plan Service Provider
Beneliance
Serial No. 666576474227

PO Box 55068 | Little Rock, AR 72215
501-687-6954 | Toll-Free 877-685-0655 | Toll-Free Fax 888-472-6777
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