

How Your HSA Works with Your Plan



Fund Your HSA

Set aside pre-tax dollars up to IRS limits through convenient payroll deductions.



How the Plan Provides Coverage

In-network preventive care is covered at 100%. You pay 100% for all other medical and prescription drug services up to the plan's deductible.



After you satisfy the annual deductible, you pay coinsurance or copay until you meet the annual out-of-pocket maximum.



The plan pays 100% of eligible expenses once you meet the out-of-pocket maximum.



Use Your HSA

You determine how and when to use your HSA dollars.

You can use your funds to pay for expenses not covered by the plan or other eligible healthcare expenses. Any funds remaining at the end of the year will rollover and always belong to you.

Eligible HSA Expenses

- Deductibles and coinsurance
- Prescriptions
- Dental treatment
- Orthodontia care
- Eye exams, eyeglasses, and contact lenses
- Medicare premiums

For a complete list of examples, visit www.irs.gov.

HSA Funding Limits

Coverage Level	2026 Limit
Individual Coverage	\$4,400
Family Coverage	\$8,750
Age 55 or Older	Contribute an additional \$1,000 on top of these amounts

Plan For Retirement Using Your HSA



Did you know your Health Savings Account (HSA) can play a huge part in helping you prepare financially for retirement? Take a look at what else you should know about your HSA.

- ◆ Employees age 55 or older can contribute an additional \$1,000 tax-free into their HSA above the mandated IRS limits
- ◆ If your spouse is also 55 or older, he or she may establish a separate HSA and make a “catch-up” contribution to that account
- ◆ Money saved into your HSA always rolls over and always belongs to you, even after you retire or leave the company
- ◆ Your HSA can pay for COBRA continuation coverage after leaving employment
- ◆ Your HSA can pay for eligible long-term care insurance
- ◆ After you turn 65 or become entitled to Medicare, you may withdraw money from your HSA for nonmedical purposes without penalty
 - ◆ The withdrawal is treated as retirement income and is subject to normal income tax
- ◆ Your HSA can pay for Medicare premiums* and out-of-pocket expenses, including deductibles, copays, and coinsurance for the following
 - ◆ Part A (hospital and inpatient services)
 - ◆ Part B (physician and outpatient services)
 - ◆ Part C (Medicare HMO and PPO plans)
 - ◆ Part D (prescription drugs)

* This does not include premiums for a Medicare supplemental policy, such as Medigap

ELIGIBLE MEDICAL EXPENSES

(FSA, HSA, HRA 213D)



Per IRS regulations, the following, while not intended to be complete, illustrates examples of section 213 eligible medical or medical-related expenses.*

- Acupuncture
- Addition treatments smoking, alcohol, & drug therapy
- Ambulance fees
- Braille books and magazines
- Breast Pump
- Childbirth classes mother-to-be expenses only
- Chiropractic & osteopath care
- Coinsurance
- Contact lenses, solutions, & cleaners
- CPAP devices and apparatus cleaner
- Deductibles
- Dental & orthodontia fees
- Dentures & adhesives
- Diagnostic & laboratory testing fees
- Eyeglasses with prescription
- Guide dog
- Hearing aids & batteries
- Hospital bills
- Insulin & diabetic supplies
- Laser eye surgery
- Mobility Aids crutches, wheelchairs, etc.
- Nurse fees
- Obstetrical expenses
- Oxygen
- Physician fees
- Psychologist fees or individual therapy
- Routine physicals
- Special communication equipment for the deaf
- Surgical & operation fees
- Prescribed therapy treatments
- Transplants
- Transportation expenses/mileage to receive medical care or services
- Tuition at special school for learning disabled requires a letter of medical necessity
- X-rays

*Eligible items subject to change

OVER-THE-COUNTER ITEMS

ELIGIBLE WITHOUT A DOCTOR'S PRESCRIPTION

- Acid controllers
- Allergy & sinus
- Antibiotic products
- Anti-itch & insect bite
- Anti-parasitic treatments
- Asthma flow meters
- Band-aids
- Blood pressure monitors
- Callous, corn, & wart removers
- Cholesterol tests
- Cold sore remedies
- Contact lens solution
- Cough, cold, & flu
- Crutches
- Diabetes care: blood test strips, glucose kits, monitors, and tests
- First aid kits
- Gauze & gauze pads
- Heating pads
- Hemorrhoidal preps
- Incontinence supplies for adults
- Medical bracelets/necklaces
- Medical tape
- Menstrual products
- Nasal strips
- Nebulizers
- Ointments
- Orthopedic shoe inserts
- Pain relief
- Reading glasses
- Respiratory treatments
- Rubbing Alcohol
- Sleep aids
- Stomach remedies
- Sunburn Creams
- Sunscreen (SPF 15+)
- Supports & braces
- Thermometers

EXPENSES THAT MAY NOT BE CLAIMED

- Cosmetic surgery or treatment not done for the primary purpose of proper functioning of the body or to prevent or treat illness or disease; including but not limited to face lifts, whitening or capping of teeth, hair transplants, or treatments including Retin-A or vein surgery. [To be eligible, treatments must be proven medically necessary.]
- Diaper service for infants
- Ear piercing by a physician
- Employment-related expenses (physicals, transportation)
- Fitness programs or physical therapy for general health benefits
- Illegal treatments
- Insurance premiums, including contact lens insurance programs
- Hygiene items
- Expenses reimbursed by an HSA or HRA

DUAL USE - requires doctor letter

To be eligible, treatments must be proven medically necessary.

- Accommodations made for disabling medical conditions
- Activity trackers*
- Baby Rash Ointments
- Feminine anti-Fungal/anti-itch
- Foot spa
- Gloves and masks
- Herbs
- Humidifier
- Massagers
- Minerals, vitamins, & multivitamins
- Orthopedic shoes only the cost above a regular shoe qualifies
- Special supplements
- Weight Loss Programs

Note: Plan restrictions may apply. Check with your plan administrator. Contact Us: batinfo@paylocity.com

EMPLOYEE BENEFIT ACCOUNT

SERVICE & SUPPORT CONTACT DETAILS

GENERAL DETAILS

 <p>Hours of Operation: Monday – Friday 7:00 A.M. – 6:00 P.M. CST</p>	 <p>Phone Numbers: Toll Free (800)631-FLEX Fax: (314) 909-6983</p>	 <p>Other Resources: BATInfo@paylocity.com</p>
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PORTAL LOGIN

<p>To login to the Spending Accounts Employee Portal, Login to HR & Payroll, navigate to Spending Accounts.</p> <p>To login to the COBRA Employee Portal, visit https://cobra.paylocity.com</p>

LOCATIONS & PAYMENTS

 <p>Corporate Address 1400 American Lane Schaumburg, IL 60173</p>	 <p>Payment Address <i>COBRA/Retiree Only</i> P.O. Box 2167 Omaha, NE 68103</p>
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EMAIL ADDRESSES*

<p>Customer Service:</p> <p>BATInfo@paylocity.com</p>	<p>Notifications:</p> <p>Do-not-reply@paylocity.co</p>
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*Please approve these email address with your IT department to ensure you receive important notifications.

STANDARD PROCESSING SCHEDULE

HRA Claims	FSA & TMA Claims	Details
Thursday at 3:00 P.M. CST	Friday at 3:00 P.M. CST	Weekly processing of claims occurs on the following Thursday of the deadline. Checks are mailed on that Friday of the processed claim with the exception of holidays and severe weather-related incidents. Direct deposit disbursements will depend on your financial institution.





Employee Quickstart Guide

Employee Portal Overview

Your Company offers a variety of benefits that are designed to make your life easier, provide you with great coverage that is affordable to you and support your goals for the future. To that end, we'd like to welcome you to the Online Employee Portal.

This one-stop portal allows you to manage your tax-favored accounts (Flexible Spending Account (FSAs), Health Reimbursement Arrangement (HRA), Health Savings Account (HSA), and Transportation Management Account (TMA) that includes Parking and/or Transit and gives you 24/7 access to view step-by-step instructions on how to:

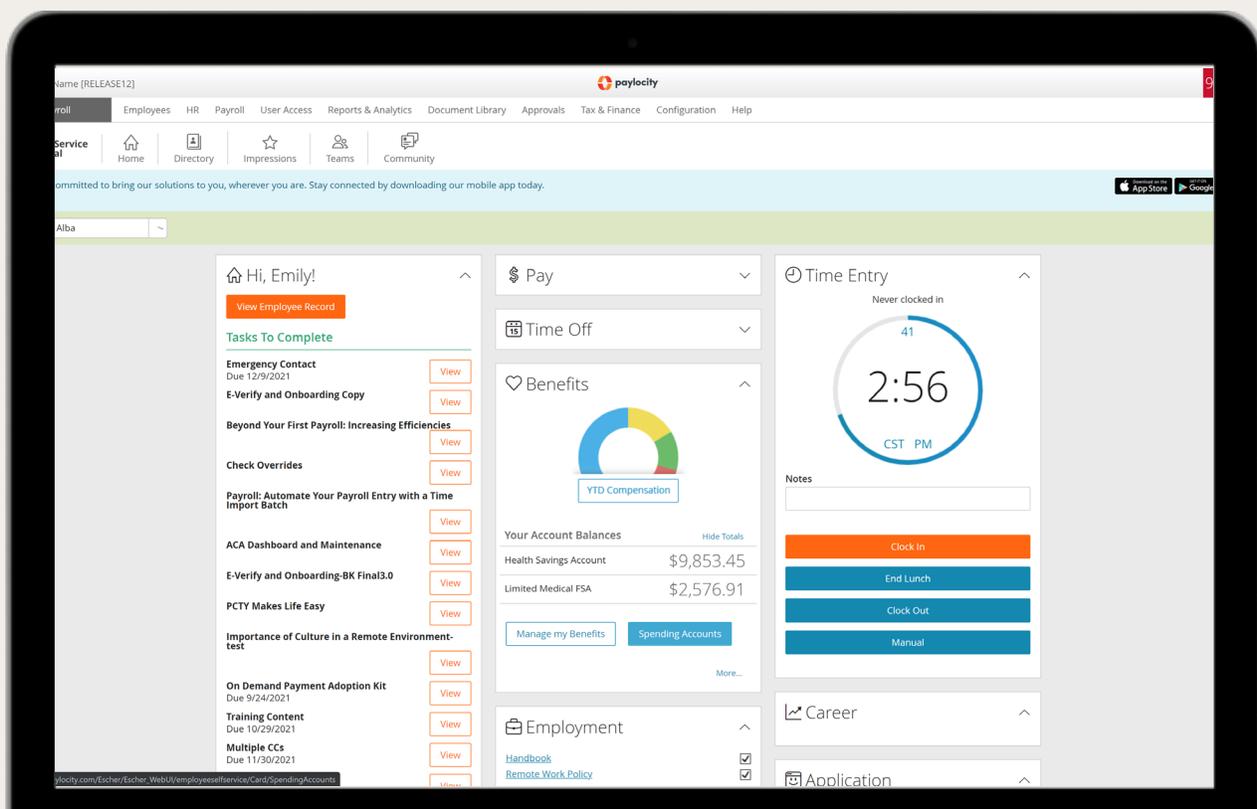
- File a claim online
- Update your personal profile information
- View account balance and activity
- View your claims history and payment (reimbursement) history
- View debit card and direct deposit information
- Download account summary and tax statements

For a quick overview of your Spending Accounts dashboard, check out this [video](#).

Access Spending Accounts

Paylocity provides a secure portal through which all authorized users can gain access to their benefit information. This section provides step-by-step instructions for secure access and login to the Employee Portal.

1. Navigate to <https://access.paylocity.com/>
2. Enter your company ID, username, and password.
3. Select Self Service Portal from the main menu.
4. Select Spending Accounts from the Benefits card to display the overview tab of Your Spending Accounts. OR navigate to Spending Accounts from the main menu.



Your Spending Accounts Dashboard

Your Spending Accounts is a dashboard that allows you to quickly and easily access and manage your account information.

Overview

From the overview tab, you can view your balances, contributions, recent transactions, and investments.

Transactions

Recent Transactions, you see a summary of your most recent transactions, along with the status. Click View Transaction Details to expand more info.

File a Claim

File a claim for FSA, TMA, or HRA accounts.

1. Click the File a Claim button to submit a new claim.
2. Enter the on-screen info, click Next, and make sure the info is correct.
3. Check the box to verify you read and agree to the info and disclaimer.
4. Then click Submit.

Investments

If you have an HSA account, you can manage investments by clicking the My Investments link.

Make an HSA Transaction

5. From the **Make an HSA Transaction** screen, select the **From** and **To** accounts for the transaction. Note: If you choose your bank account in the From and HSA in the To, you'll be making a contribution. If you choose your HSA in the From and either your bank account or a check in the To, you'll be making a distribution (withdrawal).
6. Click **Next**.
7. Choose the frequency of the transaction (one-time, or sheduled). Click **Next**.
8. Enter the transaction details and amount. Click **Next**.
9. Review the information. Click the checkbox to confirm you've read, understand, and agree.
10. Click **Submit** to complete the transaction request. You must answer a security question to complete the transaction and you'll receive a confirmation screen.

View Transactions

The Transactions tab shows a full list of all your transactions for a given time period.

1. Select the Transactions tab.
2. To change the date range, select the calendar icon, and choose a day or range. You can also filter by method or status.
3. Click the carrot in front of each transaction to expand the details.

Transactions may include:

- Debit card transactions
- Contributions
- Distributions
- Reimbursements
- Interest

Some spending accounts may be eligible for a debit card. If that's your case, you'll receive two Paylocity debit cards in the mail. This gives you instant access to your elected funds, and you can pay for your eligible expenses with a swipe of the card.

The screenshot displays the Paylocity web interface for a Health Savings Account. The account balance is \$1,520.81. The 'Transactions' tab is active, showing a list of transactions from 01/23/2022 to 02/21/2022. The table includes columns for Description, Processed Date, Method, Deposit, Withdrawal, Status, and Actions. The transactions listed are:

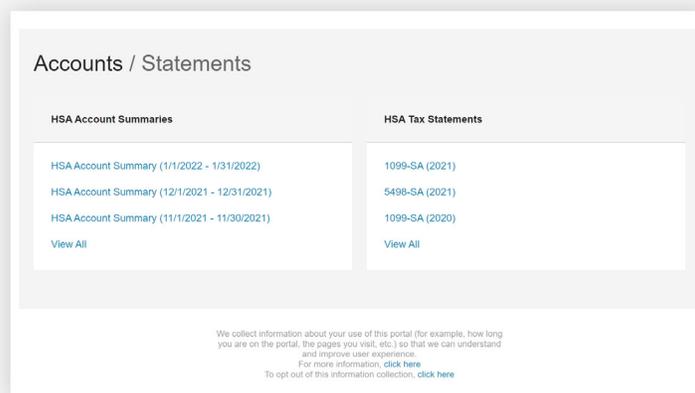
Description	Processed Date	Method	Deposit	Withdrawal	Status	Actions
02/11/2022 Payroll Deduction	02/14/2022	EFT	\$20.00	--	Processed	
Sell	02/04/2022		\$1,480.79	--	Processed	
	02/03/2022	Debit Card	--	\$2,000.00	Processed	
Interest	01/31/2022	None	\$0.02	--	Processed	
01/28/2022 Payroll Deduction	01/31/2022	EFT	\$20.00	--	Processed	

At the bottom of the screen, there is a footer that reads: "Need assistance? Please open a Zendesk ticket. [more info](#)"

Access Statements and Tax Forms

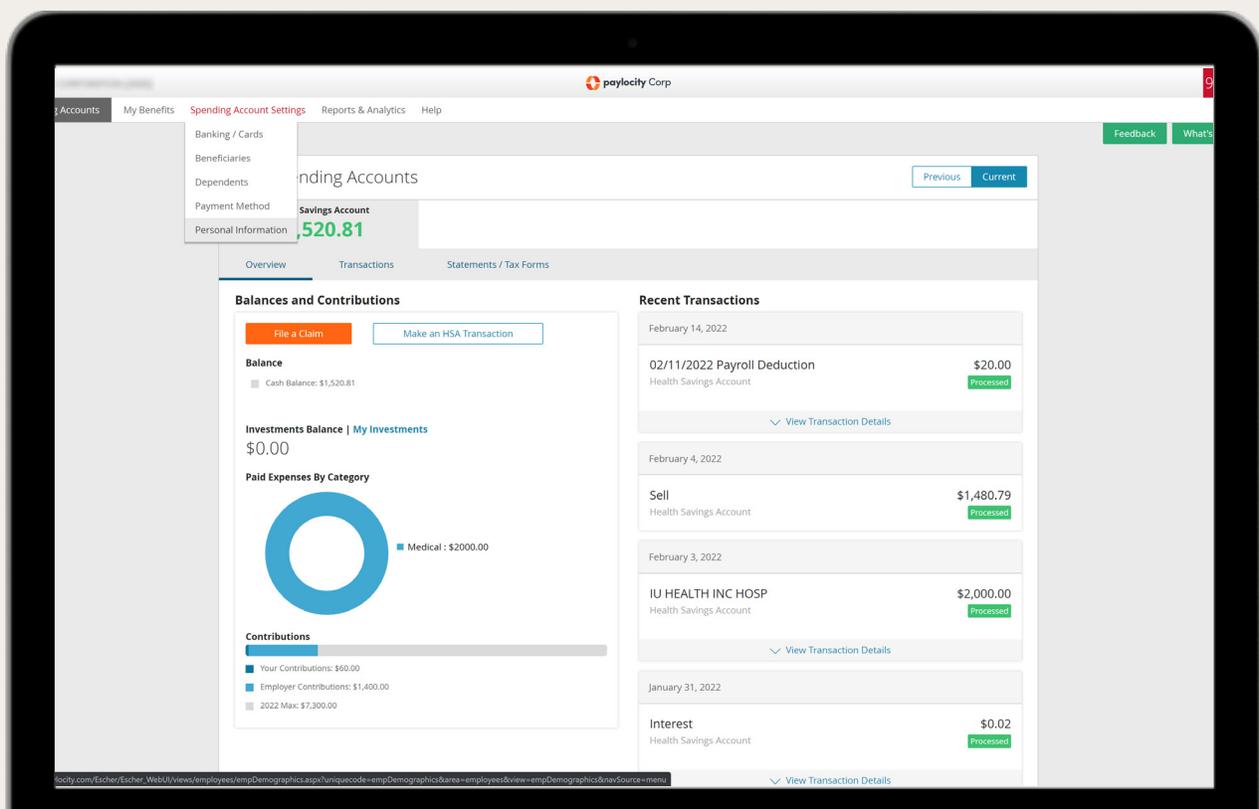
If you want to access any of your statements or tax documents, you can do that from the Statements/Tax screen.

1. Select the Statements / Tax Forms tab.
2. Click any of the documents to open a downloadable PDF.



View Spending Account Settings

Quickly view information about your spending account cards, beneficiaries and dependents, payment method and, personal information from the Spending Account Settings tab in the main menu.



Mobile

Manage your benefits anywhere, 24/7 with our mobile app. Convenient, real-time access to all your benefit accounts makes it easy to view recent account activity along with the ability to:

- Submit Claims
- Check Account Balances
- Track Healthcare Expenses
- Upload Pictures of Receipts
- Receive Text Alerts
- View Message Center
- Access Eligible Expense Scanner
- Accept HSA Custodial Agreements
- Complete HSA Transactions
- View HSA Investments

Available for all iPhones, iPads, and Android devices. Download at iTunes or Google Play.

Access Spending Accounts via Employee Self Service

1. Navigate to the self service portal.
2. Review the **Benefits** tile for account and balance information.
3. Select **Spending Accounts** to display **Overview** tab of **Your Spending Accounts**. Or navigate to **Spending Accounts** from the main menu.

Benefits

YTD Compensation

Your Account Balances	Hide Totals
Health Savings Account	\$9,853.45
Transportation	\$85.00

[Spending Accounts](#)

[Dependents](#)

[Retirement Plans](#)

[Benefits](#)

paylocity

HR & Payroll

Self Service Portal

HR & Payroll

Expense

Onboarding

Performance

Spending Accounts

Web Link

paylocity

Pay

View Checks

View Expenses

Time Entry

Benefits

YTD Compensation

Time Off

4. Review **Spending Accounts Overview**.

Your Spending Accounts

Health Savings Account \$9,853.45	Transportation \$85.00
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Overview Transactions Statements

Balances and Contributions

[File a Claim](#) [Make an HSA Transaction](#)

Balance
■ Balance: \$9,853.45

Contributions

■ Your Contributions: \$2,900.00
■ Employer Contributions: \$1,400.00
■ 2019 Max: \$5,000.00

[My Investments](#)

Recent Transactions

January 21, 2019	Distribution Health Savings Account	\$20.00 Pending
January 20, 2019	Distribution Health Savings Account	\$18.11 Processed
January 17, 2019	Distribution Health Savings Account	\$10.85 Processed

5. Click on the link below to access a video that provides assistance with managing your **Spending Accounts** through the Self Service Portal.

<https://paylocity.egain.cloud/system/templates/selfservice/pctycss/help/customer/locale/en-US/portal/30860000001015>