

## 2022 Summary Account Comparison

	<i>General Purpose Health Care FLEX Account</i>	<i>HSA Health Savings Account</i>	<i>Limited Purpose Health Care FLEX Account</i>
<b>Is this plan an FSA?</b>	Yes – it is a Flexible Spending Account (FSA) and we refer to it as a FLEX account.	No – this is not a Flexible Spending Account (FSA).	Yes – it is a Flexible Spending Account (FSA) and we refer to it as an LP-FLEX account.
<b>What health care expenses can I pay with my account?</b>	Funds can be used for eligible health care expenses as defined under Section 213(d) of the Internal Revenue Code (IRC). To view a list of eligible/ineligible expenses, visit <a href="http://pebc.healthhub.com">pebc.healthhub.com</a> .	Funds can be used for any <i>qualified medical expense</i> as defined under Section 213(d) of the Internal Revenue Code (IRC) except for health insurance premiums, with specific exceptions. Penalties and/or taxes apply if you use the funds for something other than qualified medical expenses.	Funds can be used for eligible dental, vision and out-of-pocket medical expenses exceeding the deductible, and as defined under Section 213(d) of the Internal Revenue Code (IRC). To view a list of eligible/ineligible expenses, visit <a href="http://pebc.healthhub.com">pebc.healthhub.com</a> .
<b>*Is my account choice based on the medical plan I select?</b>	Yes. Select this account if you enroll in the PPO Plan. You cannot select an HSA account or <i>limited purpose</i> FLEX account.	Yes. Select this account if you enroll in the High Deductible Plan (HDP) with Health Savings Account (HSA). You cannot select the <i>general purpose</i> FLEX account.	Yes. You can select this account if you enroll in the High Deductible Plan (HDP) with Health Savings Account (HSA). You cannot select the <i>general purpose</i> FLEX account.
<b>What if I Opt-Out of my employer's medical coverage?</b>	If you Opt-Out, you can select this account if your comparable coverage is a traditional plan – such as a PPO or HMO.	You cannot select this account if you Opt-Out of medical coverage.	If you Opt-Out, you can select this account if your comparable coverage is a qualified high-deductible health plan.
<b>Can unused amounts carry over to the next year?</b>	Yes. Up to \$500 in unused funds will be rolled-over for use in the next plan year. Funds are available in May following the end of the plan year.	Yes – you own the account. The funds remain in your account until you use them.	Yes. Up to \$500 in unused funds will roll over for use in the next plan year. Funds are available in May following end of the plan year.
<b>Who determines the maximum annual contribution?</b>	Maximum annual contribution limits are established by the IRS.	Maximum annual contribution limits are established by the IRS.	Maximum annual contribution limits are established by the IRS.
<b>How much can an employee contribute each year?</b>	The 2022 employee maximum contribution is \$2,750 regardless if general purpose or limited purpose. Employer contributions do not count toward the maximum.	Maximum \$3,650 single; \$7,300 family; Maximum contribution is from all sources (employee, employer, other).	Employee maximum contribution is \$2,750 regardless if general purpose or limited purpose. Employer contributions do not count toward the maximum.
<b>Is there a catch-up contribution for older workers?</b>	Not available	If you are age 55 or older, you can make an additional \$1,000 "catch-up contribution" each year.	Not available

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<b>How is the account funded?</b>	Based on the employee's annual election, pre-tax funds are deducted from your payroll checks.	Money is deposited directly into the bank account. Employees will typically fund through pre-tax payroll deduction.	Based on the employee's annual election, pre-tax funds are deducted from your payroll checks.
<b>When can I use the funds?</b>	The first day of your plan effective date.	Funds are available when money is deposited into your account.	The first day of your plan effective date.
<b>Can I change my contribution during the year?</b>	No, unless you first experience a qualified change in status event.	Yes – but not more than once each month (change is effective the next month). You do not have to first experience a qualified change in status event. You can also change when you turn age 55.	No, unless you first experience a qualified change in status event.
<b>Does my employer contribute to my account?</b>	Some employers do contribute, but not all. Check the back of the 2022 Employee Benefit Plan Rates sheet for more information.	Yes – your employer is helping you by providing "seed-money" and depositing those funds to your account in early January. Check the back of the 2022 Employee Benefit Plan Rates sheet for more information.	Some employers do contribute, but not all. Check the back of the 2022 Employee Benefit Plan Rates sheet for more information.
<b>Can I use my UnitedHealthcare Healthcare Spending card?</b>	Yes. Regardless if FLEX or LP-FLEX, the same Healthcare Spending card works for both. You must select a FLEX account every year during annual enrollment or it will not work – even if it is not expired.	No. Use your Optum Bank debit card from UnitedHealthcare. This debit card will work only for the HSA account.	Yes. Regardless if FLEX or LP-FLEX, the same Healthcare Spending card works for both. You must select a FLEX account every year during annual enrollment or it will not work – even if it is not expired.
<b>Do I have to pay a debit card fee?</b>	No – the card does not have a debit card fee.	No – the card does not have a debit card fee.	No – the card does not have a debit card fee.
<b>How do I get reimbursed for expenses?</b>	If you do not use the debit card, file your claim to UnitedHealthcare. File an express claim (online) or through the app, or mail or fax a paper claim.	If you do not use the debit card, you can reimburse yourself by transferring funds electronically or by calling Optum Bank. You do not need to submit claims for reimbursement.	If you do not use the debit card, file your claim to UnitedHealthcare. File an express claim (online) or through the app, or mail or fax a paper claim.
<b>Is there a claim filing deadline?</b>	Yes. You must submit claims no later than April 30th of the year following the year in which the claim was incurred. This is referred to as the run out period.	No. But remember to keep all receipts and EOBs. You will need them when you file your income tax information each year.	Yes. You must submit claims no later than April 30th of the year following the year in which the claim was incurred. This is referred to as the run out period.

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<b>Can I keep the account if I leave my job or retire?</b>	No. Your account ends on the earlier of employment termination date or last day of coverage.	Yes. The account and funds belong to you.	No. Your account ends on the earlier of employment termination date or last day of coverage.
<b>Is the account subject to COBRA continuation?</b>	COBRA rights apply.	No. An HSA is not a health benefit plan subject to COBRA.	COBRA rights apply.

\*Regardless of employer, if you or your spouse enroll in a Flexible Spending Account (FSA) and either of you (or your employers) contribute to an HSA account, you could experience tax consequences. Contact the IRS or consult with a qualified tax advisor for a specific advice about your situation. Your employer cannot provide you tax advice.

*This information is subject to change and, in all cases, the plan documents governing the plans apply.*