HEALTH CARE FLEXIBLE SPENDING ACCOUNT

The Health Care Flexible Spending the

Is not currently married to or legally separated from another individual under either statutoryor common law.

Additional Employee Plus One information may be found at the Employee Plus One benefits

Spending Account election may not be reduced before the end of the calendar year when a Permitted Election Change Event occurs.

Employees must enroll or make a change in contribution within 31 days of the Permitted Election Change Event.

Listed below are several Permitted Election Change Events that may allow an employee to initiate a midyear Health Care Flexible Spending Account change.

- Change in legal marital status
- Change in number of dependent children
- Change in employment status or work schedule that results in a gain or loss of coverageeligibility
- Change in coverage under spouse's employer's benefits plan, if substantial

Effective May 18, 2020, and pursuant to IRS Notice 2020-29, employees may prospectively (1) make a new election, or (2) revoke, decrease, or increase an existing election for the 2020 and 2021 Plan Years. Any election change made pursuant to this paragraph shall be limited so that the new amount elected is not less than the total amount of reimbursements submitted to the Health Care Flexible Spending Account Plan for the 2020 or 2021 Plan Year by the employee as of the date immediately preceding the employee's election change request.

Coverage Effective Date as a Result of a Permitted Election Change Event

Coverage changes due to a Permitted Election Change Event will be effective on the first day of the month following the date of the change. However, changes that occur on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event. Only those expenses incurred after the effective date of the change will be covered or reimbursable.

Birth of a Dependent Child

Coverage changes due to a birth of a child will be effective on the dependent's date of birth. The applicable premium will begin on the first day of the month following the date of birth. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

Adoption or Legal Guardianship

Coverage changes due to a dependent child who is added as a result of adoption or legal guardianship will coincide with the earlier of: 1) the date of placement for adoption, or 2) the date of entry of an order granting legal guardianship or custody of the child. Placement generally means when the adoptive parents have taken legal responsibility for the child. Premiums will begin on the first day of the month following the event. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

Marriage

Coverage changes due to marriage will be effective on the first day of the month following the date of marriage. Changes in coverage for a marriage occurring on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

Divorce or Legal Separation

Coverage changes due to a Nebraska divorce will be effective the first day of the month following the date the divorce decree is entered. Coverage changes due to a Nebraska legal separation will be effective the first day of the month following the date of the court order or separation agreement.

Coverage changes due to an Iowa divorce

If you are an employee, you will become a qualified beneficiary if you lose coverage under the Plans because of either one of the following qualifying events:

(1) Your hours of employment are reduced; or
(2) Your employment ends for any reason other than gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose coverage under the Plans because of any of the following qualifying events:

(1) Your spouse dies;
(2) Your spouse's hours of employment are reduced;
(3) Your spouse's employment ends for any reason other than gross misconduct;
(4) Your spouse becomes enrolled in Medicare (Part A, Part B or both); or
(5) You become divorced [or legally separated] from your spouse. If an employee cancels coverage for his or her spouse in anticipation of a divorce [or legal separation] and a divorce [or legal separation] later occurs, then the divorce [or legal separation] will be considered a qualifying event even though the ex-spouse lost coverage earlier. If the ex-spouse notifies the COBRA Plan Administrator within 60 days of the decree of dissolution of marriage date and can establish that the employee canceled the coverage earlier in anticipation of the divorce [or legal separation], then COBRA coverage may be available for the period after the divorce [or legal separation].

Your dependent children will become qualified beneficiaries if they lose coverage under the Plans because of any of the following qualifying events happens:

(1) The parent-employee dies;
(2) The parent-employee's hours of employment are reduced;
(3) The parent-employee's employment ends for any reason other than gross misconduct;
(4) The parent-employee becomes enrolled in Medicare (Part A, Part B or both);
(5) The parents become divorced [or legally separated]; or
(6) The child stops being eligible for coverage under the plan as a "dependent child."

The Plans offer COBRA continuation coverage to qualified beneficiaries only after the COBRA Plan Administrator has received timely notice that a qualifying event has occurred, including the end of employment or reduction of hours of employment, death of the employee, or enrollment of the employee in Medicare (Part A, Part B or both).

Benefits Summary

WageWorks is the plan administrator for the Flexible Spending Account (FSA) program. The Health Care Flexible Spending Account can be used to pay for eligible medical, dental, vision, and prescription drug expenses which are not reimbursed by the health insurance plan (excludes most cosmetic services). ϐ the ϑ A, to thosmetic

January 1, 2021 $2,500 salary reduction contribution, and second from your Carryover Benefits in the amount of $200.

After the submission of this claim, you only have $600 ($800 - $200) available to pay expenses that you incurred during the plan year ending on December 31, 2020.

On February 1, 2021, you submit and are reimbursed for one claim for $350 of expenses incurred on December 5, 2020. As of April 1, 2021, you have $250 ($600 - $350) that can be used to pay for expenses incurred in the 2021 plan year. If you submitted no further claims for reimbursement for 2021, you could carry over $250 in Carryover Benefits to 2022.

Claim Guidelines/Filing Claims for

WageWorks Customer Service and Contact Information

Participants may call WageWorks for account information and questions at (855) 428-0446.

Customer Service representatives are available Monday through Friday, 7 am to 7 pm CST.

WageWorks contact information for submitting FSA claims or questions.