

<b>Accounts:</b>	<b>HRE</b> General Purpose Health FSA	<b>LFSA</b> Limited Purpose Health FSA	<b>LSFSA</b> Limited Scope Health FSA	<b>DCE</b> Dependent Care Expense Account	
<b>Maximum:</b>	\$2,500.00	Not currently offered by employer.	Not currently offered by employer.	\$5,000.00	
<b>Minimum:</b>	\$0.00			\$0.00	

<b>Election Changes Allowed:</b> If permitted, election changes are allowed on the Health FSA Component (as applicable).	Participants are not allowed to change their Health FSA (as applicable) election regardless if there is an eligible change of status.
<b>Premium Completion Allowed:</b> If permitted, upon termination Participants have the choice to fully fund their Health FSA Component with pre-tax dollars or on an after-tax basis. The Participants eligibility and time to incur services is extended to the last day of the pay period in which the Participant has contributed.	Yes. Participants can elect to have a final pre-tax final paycheck salary reduction withheld. In the alternative, they may elect to pay on an after-tax basis any remaining contributions for the Plan Year. The Premium Completion Agreement extends eligibility to incur qualified health related expenses.
<b>Health FSA Carryover or Grace Period:</b>	
<b>Health FSA Carryover:</b> If permitted, unused amounts in a Participants Health FSA Component will be carried forward and remain available to reimburse eligible healthcare expenses incurred in later years.	The Health FSA Carryover Provision is permitted up to \$500. By default, participants will be allowed to carryover unused amounts into the new plan year when they are a participant in the Health FSA component as of the last day of the plan year, even if they do not make a new salary reduction in the new plan year.
<b>Grace Period:</b> If permitted, Participants have an extended time to use Plan benefits before they become subject to the "use it or lose it" rule.	Employer does not offer a Grace Period on the FSA Plan(s).
<b>Mid-year Hires:</b>	
<b>Health FSA accounts pro-rated for mid-year hires:</b>	Mid-year hires and election changes due to a qualifying event, as allowed under the component, will default to be pro-rated. The maximum pay period contribution cannot exceed the annual IRS limit divided by the number of pay periods in the Plan Year.
<b>DCE account pro-rated for mid-year hires:</b>	Mid-year hires and election changes due to a qualifying event, as allowed under the component, will default to be pro-rated. The maximum pay period contribution cannot exceed the annual IRS limit divided by the number of pay periods in the Plan Year.
<b>Debit Cards:</b>	
<b>Debit Card Availability:</b>	Employer allows participants to use the Debit Card for eligible healthcare expenses. Participants may opt to have a Debit Card; however, the employer must approve.
<b>If a Debit Card is allowed, it may be used for the following accounts:</b>	Health FSA
<b>Employer funding (ERF) Maximum:</b>	ERF is not currently offered by the employer.
<b>If ERF is offered, it may be applied to the following Accounts:</b>	
<b>ERF Cashout Allowed:</b> If permitted, Participant have the option to apply ERF funds to their FSA Account or receive the	

funds in their paycheck.	
<b>ERF Funding Frequency:</b> When ERF funds can be credited to the Participants account.	
<b>ERF Funding Method:</b>	
<b>Carryover allowed on ERF Acct:</b> If cashout of ERF is allowed, ERF funds applied to HRE or LFSA Account will be automatically carried over. If ERF cashout is not allowed, the Group may choose whether to carryover ERF funds in the HRE or LFSA Account.	
<b>ERF funding pro-rated for mid-year hires:</b>	
FSA Plan Participation	
<b>Employee Eligibility:</b>	Minimum of 20 hours required during each week; Normally works 9 or more months during each calendar year
<b>Employer Funding Eligibility:</b>	ERF is not currently offered by the employer.
<b>Entry Dates:</b>	First of the month following date of hire
<b>Exclusions:</b>	None
<b>Employer Funding Exclusions:</b>	ERF is not currently offered by the employer.
<b>Termination Rules:</b>	FSA participation ends on the date of termination or on the last day of the pay period in which the Participant has contributed, whichever gives the Participant the greater period of coverage.
<b>Loss of Eligibility Rules:</b>	FSA participation ends on the date the loss of eligibility occurs or on the last day of the pay period in which the Participant has contributed, whichever gives the Participant the greater period of coverage.
<b>Rehires after Termination:</b>	
If a participant is rehired within 1 month, the participant will immediately rejoin the plan and be reinstated with the same elections as before termination of participation. If the participant terminates and is rehired 1 month or more after the date of termination they will be treated as a new hire and must re-satisfy (complete the waiting period) the Plan eligibility requirements. Any unused reimbursement account balance prior to initial termination of participation will have a separate eligibility period.	
<b>Regain Eligibility:</b>	
If a Participant regains eligibility during the same plan year, the participant will be treated as a new hire and must re-satisfy (complete the waiting period) the Plan eligibility requirements. Any unused reimbursement account balance prior to initial termination of participation will have a separate eligibility period.	