



Benefits Orientation

Flexible Spending Accounts

Flexible Spending Accounts



Two types of Flexible Spending Accounts: Health Care and Dependent Care



FINANCIAL

- Allow you to set aside before-tax money to pay eligible expenses
- Used to pay for qualified health care or dependent care and elder care expenses
- Regulated by IRS section 125 and subject to “Use it or Lose it” rules
 - Must spend money in a prescribed time period



Key facts about FSAs



- Can enroll in one or both accounts as a newly benefits-eligible colleague or during annual open enrollment
 - If you experience certain qualifying events, you may be able to elect to contribute to an FSA, decrease or increase your contribution amount, or drop coverage at other times
- Contributions are made before-tax, deducted from each paycheck
- Annual minimum and maximum contributions
 - May change from year to year, based on IRS rules
 - View current year information in plan documents or HR4U portal
- Funds cannot be transferred between the health care and dependent care accounts
- HealthEquity is the third-party administrator of FSAs

Health Care Flexible Spending Account (HCFSA)





- **Eligible medical expenses include (but are not limited to):**
 - Vision care, including eyeglasses, contact lenses and saline solution
 - Dental care, both preventive and restorative
 - Orthodontia
 - Physical therapy, counseling or psychological services
 - Chiropractic care and acupuncture
 - Copayments, coinsurance and deductibles
 - Prescribed over-the-counter (OTC) medications
- Comprehensive list of eligible expenses at www.healthequity.com

Accessing HCFSA funds and submitting claims



- HCFSA contributions can be used for claims with dates of service between Jan. 1 of current year and March 15 of following year
 - New hires can submit claims for service dates as of their benefit effective date
 - All claims must be submitted by March 31 of the year following the year in which the claim was incurred
- You will receive a debit card front loaded with your HCFSA election amount for the year
 - Use at your doctor's office, pharmacy, dentist office and vision care provider's office to pay for deductibles and co-pays. Keep your receipts.
- Other payment options to access your HCFSA include:
 - Pay My Provider: mail or online claim submission at www.healthequity.com
 - Pay Me Back: direct deposit to your personal bank account
 - Mobile app

Dependent Care Flexible Spending Account

Dependent Care FSA – Key Information



- Covers expenses for care of your eligible dependents while you work
 - Child under age 13
 - Qualifying adult incapable of self-care
- Eligible expenses include (but are not limited to):
 - Babysitting or au pair services
 - Before and after-school programs
 - Day care and nursery school
 - Pre-school programs
 - Elder care services
- Comprehensive list of eligible expenses at www.healthequity.com
- Dependent care FSA is not for medical expenses

**Speak to a tax advisor about contributing to a dependent care FSA it may impact your child tax credit.*

Accessing DCFSA funds and submitting claims



- Contributions made to DCFSA can be used for claims with dates of service between Jan. 1 and Dec. 31
 - New hires can submit claims for service dates as of their benefit effective date
 - All claims must be submitted by March 31 of the year following the year in which the claim was incurred
- Amount you can use is limited to balance in your account
 - Cannot be reimbursed before your contribution has been deposited into your account
- Payment options include:
 - Pay My Provider
 - Pay Me Back
 - Mobile app

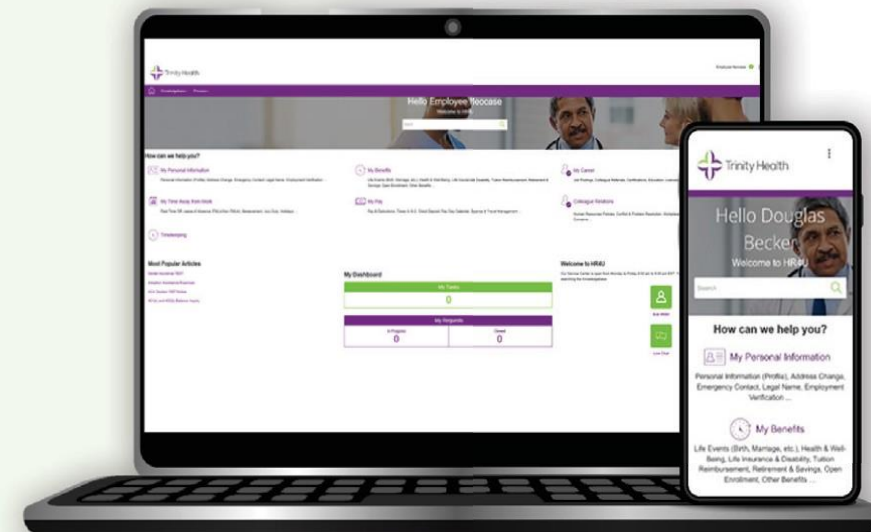
HR4U Colleague Portal

Get Answers to Your Benefits and HR-Related Questions, 24/7

Trinity Health colleagues have 24/7 access to benefits and other HR-related info through the **HR4U online portal**. When you log into HR4U you can chat in real time with an HR representative Monday through Friday, 7 a.m. – 7 p.m. ET. You can also submit a request for assistance and track the status of your inquiry.

To get started, click on the HR4U icon in your ZENworks or desktop applications window and enter your Trinity Health network credentials.

You can also access HR4U on your mobile device at:
<https://hr4u.trinity-health.org>



Check out all the episodes in the video series

Live Your Whole Life

- Medical and pharmacy
- Health Savings Account
- Essential Assist with Health Reimbursement Account
- Flexible spending accounts
- Dental and vision
- Life Insurance/AD&D
- Time Away from Work
- Voluntary benefits
- Retirement program
- Live Your Whole Life / Mental Well-being
- Other benefits
- Eligibility and enrollment



Important Information

The information provided in this summary is designed to assist you with understanding your options under Trinity Health's welfare benefit plans and programs. It is only an overview. Please refer to the summary plan descriptions and official plan documents for more details concerning these benefits. If there is any conflict, the official plan and program documents will govern. Trinity Health reserves the right to modify or terminate its benefit plans and programs at any time.

To view the summary plan descriptions and certificates of coverage, visit the HR4U colleague portal or, if your Health Ministry has not yet transitioned to the Trinity Health Human Resources Service Center, the MyBenefits site at www.trinity-health.org/my-benefits/. For any plan or program in which you participate, you may request a printed copy of the summary plan description, any certificate of coverage, and/or the official plan documents from your employer or from the Trinity Health Human Resources Service Center at 20555 Victor Parkway, Livonia, MI 48152. There is no charge for printed copies.

All Trinity Health group health plans provide care coordination, care management, utilization review, and referral services to help manage members' healthcare. By enrolling in a Trinity Health group health plan, you understand that the plan will provide services to manage care for you and your dependents. These services may be provided through independent third-party administrators, through clinically integrated networks of hospitals, physicians, and other health care providers, or through other professionals and healthcare providers, including those affiliated with Trinity Health. The persons providing these services will have access to your personal health information—including health information you disclose through wellness programs and well-being activities—not only for treatment purposes but also to manage and coordinate your healthcare. Any access to, use, or disclosure of protected health information will comply with the privacy and security regulations under the Health Insurance Portability and Accountability Act and any applicable state privacy and security laws.



Trinity Health