

Your Medical Flexible Spending Account (FSA)



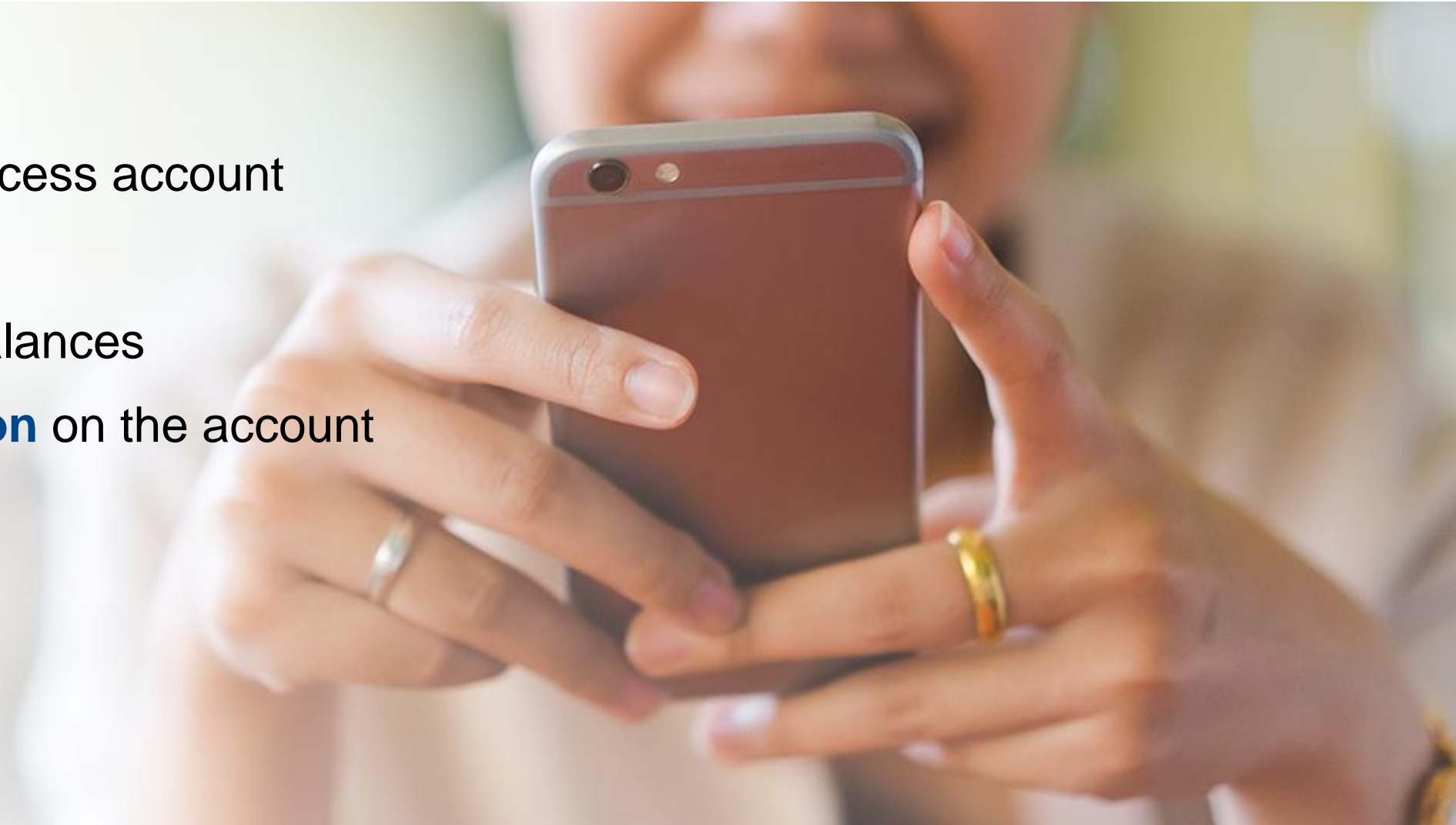
- Expense account that works with your health plan
- Pay qualified medical costs, tax-free
- Set aside a portion of pretax payroll
- Save 10% to 40% on these costs, depending on tax bracket¹

¹ Depends on your income tax bracket. Consult a tax advisor for more information.

Use for Medical FSA

After you're enrolled:

- Go online to horizonblue.com to access account
- **Download the Horizon mobile app**
- View **account activity** and check balances
- **Ensure correct banking information** on the account
- Get forms and upload receipts



Use for Medical FSA

After you're enrolled:

- Receive your debit card by mail (if available)
- Download mobile app
- Use your Visa[®] debit card to pay providers.
- View account activity and check balances
- Get forms and upload receipts
- Request additional debit cards for family members



How your Medical FSA works

- **Estimate next year's out-of-pocket costs**
 - Estimate only what you think you will use
- **Equal portions are deposited** from your paycheck into the account
- **Total amount** is available day one
- **A spouse in another plan** may also open an FSA
- Each account has a maximum contribution limit of **\$3,050** in 2023
- **An FSA debit card** is available to pay providers



How your Medical FSA works

You can use your FSA to pay for:

- **NEW!** Over-the-counter supplies, medications, and some feminine hygiene products
- Medical expenses your plan does not cover
- Expenses for you, your spouse, and any health plan dependent
- Out-of-pocket medical expenses
 - ✓ Deductible, copayments, coinsurance and prescription drugs
- Dental and vision care expenses not covered by your health plan
- If you have an HSA, your FSA will be limited to vision and dental expenses until the deductible has been met (if FSA is with Horizon)

These you can't pay for:

- Family or marriage counseling
- Cosmetic surgery and procedures (ex. teeth whitening)
- Personal items such as toothpaste, lotions, makeup, soaps or shaving supplies
- Supplements without a doctor diagnosis
- Fitness programs and exercise equipment



Horizon MyWay Debit Card

- **Can use for Medical FSA purchases only (not for use with Dependent Care)**
- **Offers ease of use for making qualified purchases using your spending account(s)**
- **Can order additional cards for spouse or dependent children free of cost**
- **Accepted anywhere VISA is accepted**

NOTE: The debit card will come in a plain envelope – do not throw it away.



Your Dependent Care Flexible Spending Account (FSA)

Making it easier to manage dependent care costs while you work

- Expense reimbursement account for paying qualified dependent care costs, tax-free
- Save 10% to 40% on these costs, depending on tax bracket¹
- Set aside a portion of pretax payroll



¹ Depends on your income tax bracket. Consult a tax advisor for more information.

Example

Meet Susan Single parent, one child

Annual Salary	\$58,000
FSA maximum contribution	\$2,850
Taxable income	\$55,150
Estimated tax rate¹	30%
Estimated tax savings¹	\$855

¹ Assumes Susan pays 30% of her income in Federal, State and social security taxes. Actual tax savings will depend on your contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details.

Susan's story is a hypothetical example for purposes of illustration only.

How your Dependent Care FSA works



- Estimate next year's eligible dependent care costs
- Equal portions deposited from your paycheck pre-tax – your money is available when deposited
- Estimate only what you think you will use.¹
- A spouse in another plan may also open an FSA
- Your combined contribution can't be more than the \$5,000 limit
- Submit claims for reimbursement – online or by faxing

¹ Depending on how your employer sets up the account, money may be forfeited at end of the plan year or grace period

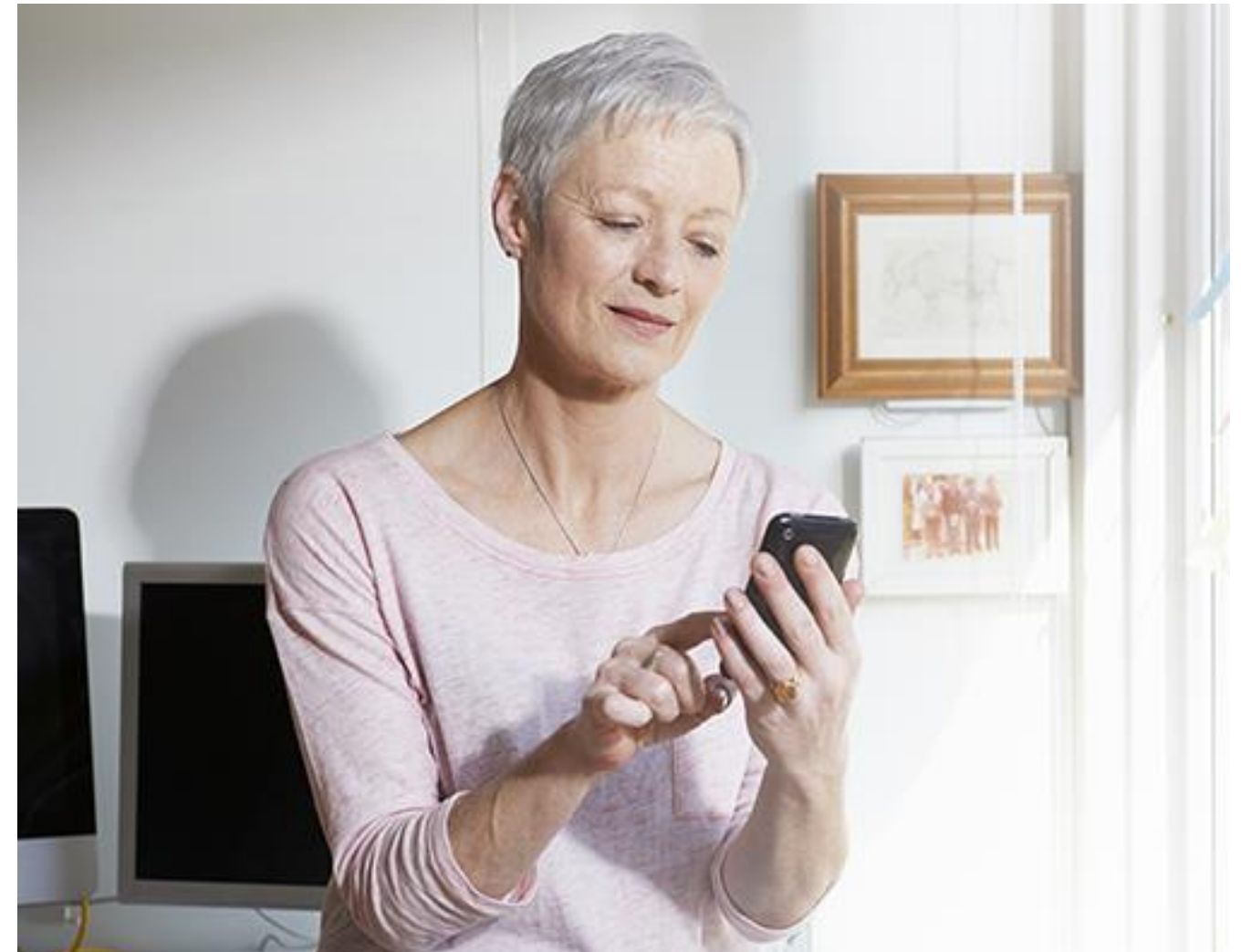
How your Dependent Care FSA works

You can use your Dependent Care FSA to pay for:

- Licensed day care facilities
- Licensed pre-school and after-school programs
- In-home care services
- Elder care
- Day camp expenses
- Eligible child(ren) must be under age 13

These you can't pay for:

- Kindergarten or school tuition
- School lunches and food items
- School activity fees
- Overnight camp

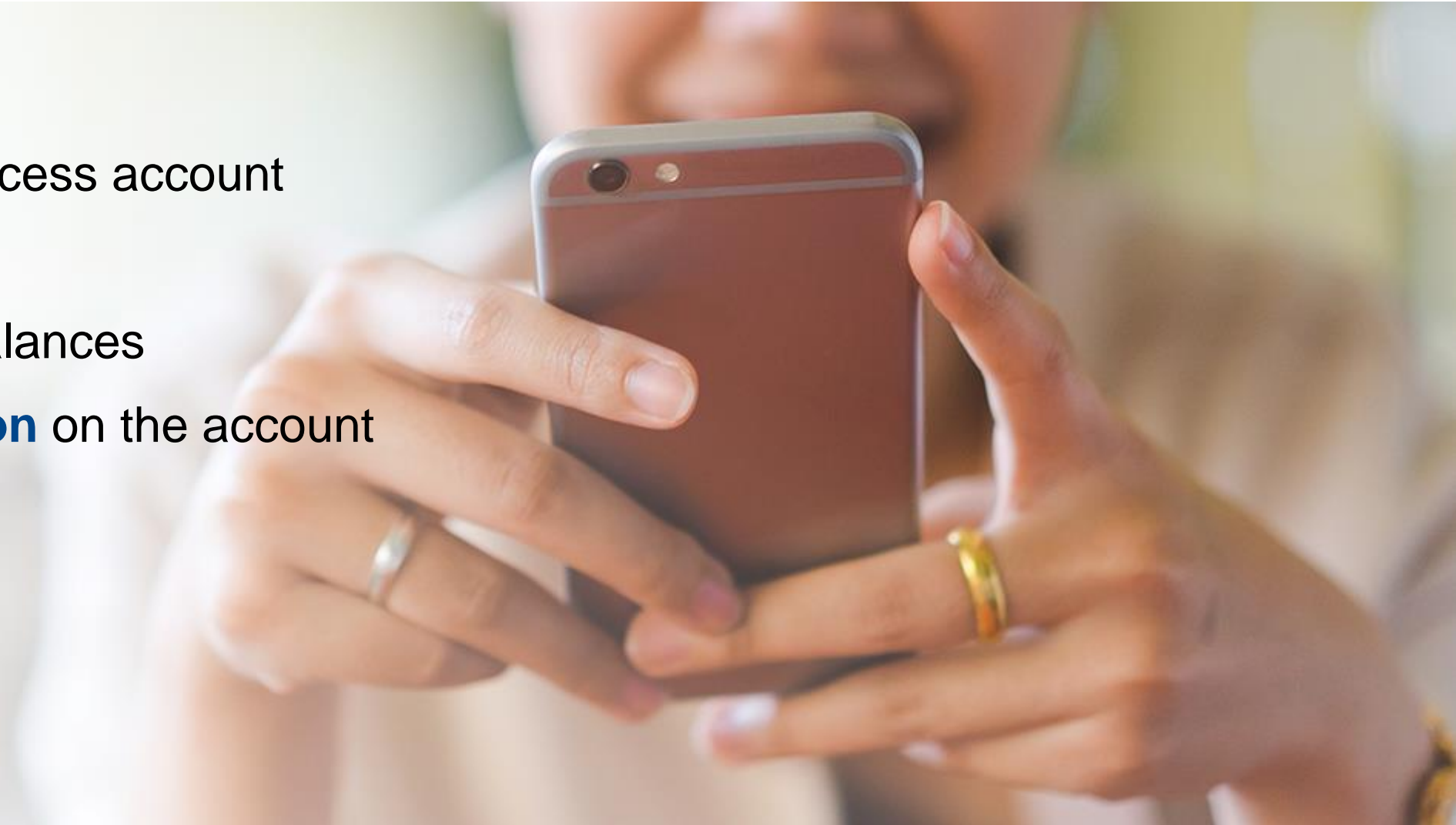


Always save your receipts to ensure proper validation of expenses, as required by the IRS.

Use for Mobile App

After you're enrolled:

- Go online to horizonblue.com to access account
- **Download the Horizon mobile app**
- View **account activity** and check balances
- **Ensure correct banking information** on the account
- Get forms and upload receipts



Horizon MyWay Mobile App

- Fingerprint unlock
- Barcode scanner to check eligibility
- Mobile access to all primary actions
- View activity
- Pay bills
- Make deposits
- Get reimbursed



Horizon MyWay Digital Solutions



- **Member Portal:** a secure and easy-to-use site designed with a member-first approach assuring the most relevant, frequently accessed information is available.
- **Horizon Mobile App:** a mobile experience that provides the functionality members need to manage their accounts when they are on-the-go.
- **Learning Center:** a comprehensive site that provides members - and employers - the resources they need to make health care spending decisions.

<https://learn-horizonmyway.hellofurther.com/>