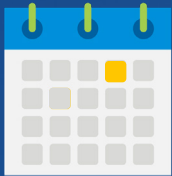


Your Flexible Spending Accounts (FSA):

- Health Care FSA
- Limited Purpose FSA
- Dependent Care FSA
- Transit FSA
- Parking FSA

An enhanced solution to help you pay for healthcare, child and dependent expenses.



Plan Effective Date:

January 1, 2026



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We're Here to Help

For questions, please contact MetLife Customer Service.

Phone

1-877-759-3399, Monday — Friday, from 7:00 a.m. — 7:00 p.m. CT

Email

SEHPsupport@healthaccountservices.com

Online

HealthSavingsAndSpending.metlife.com

Your Flexible Spending Account (FSA)

What is an FSA?

A Flexible Spending Account (FSA) enables you to put aside money from your paycheck pre-tax, and then use that money to pay for qualified expenses. Your Employer provides you with the opportunity to enroll in four types of FSAs: a Health Care FSA, Dependent Care FSA, Limited Purpose FSA and Commuter FSA. You can set aside up to \$3,300/year with a Health Care FSA and \$7,500/year with a Dependent Care FSA on a pre-tax basis.

With a tax-advantaged FSA, you use pre-tax dollars to pay for qualified out-of-pocket expenses.¹ You'll pay less on taxes and have more money available to you. The amount you choose to contribute is taken out of your paycheck in equal amounts each pay period.

Healthcare FSA

A Healthcare FSA allows you to pay for eligible medical, dental, prescription and vision expenses not covered by insurance.

The IRS allows certain medical, dental, vision and related services to be reimbursed through an FSA. For a full list of qualified expenses, click [here](#).

Note: This list is subject to change due to new legislation and regulations.

Examples of qualified expenses:

- Ambulance service
- Bandages, Band-Aids, wraps and splints
- Chiropractor professional fees
- Contact lenses/solution
- Co-payments and deductibles
- Dental treatment (including orthodontia)
- Diagnostic services and tests
- Hearing aid batteries
- Hospital services
- Insulin and diabetic supplies
- Orthopedic devices
- Over-the-counter medications
- Physical therapy
- Prescription drugs
- Prescription eyeglasses

Dependent Care FSA

A Dependent Care FSA allows you to pay for dependent care expenses for children under age 13 or for an eligible adult unable to care for themselves.

The IRS allows certain dependent care related services to be reimbursed through an FSA. For a list of eligible expenses, click [here](#).

Note: This list is subject to change due to new legislation and regulations.

Examples of qualified expenses:

- Adult daycare
- Before or after school care/programs
- Childcare
- Eldercare (in your home or someone else's)
- Nanny
- Nursery school
- Senior daycare
- Summer day camp



By using pre-tax dollars that are credited to an account, employees save up to 30% on qualified expenses via tax savings.²

Your FSA...Continued

Limited Purpose FSA

A Limited Purpose FSA allow you to be reimbursed for qualified dental or vision expenses. You are eligible to enroll if you participate in a Health Savings Account (HSA), Plan C, or N. Up to \$640 (2024) or \$660 (2025) of unused Health Care FSA contributions may be carried over to the following calendar year.

FSA participants can carry over up to \$660 (2025) of remaining FSA funds into the next plan year and those funds may be used for qualified medical expenses incurred during that year. This valuable feature gives you the flexibility to spend your FSA funds at a future date and reduces the likelihood that your unused funds will be forfeited. The carryover will not count against your annual election and your cumulative carryover balance from year to year cannot exceed or \$660 (2025). Remaining Health/Limited FSA funds will automatically be carried over to the type of FSA in which you are currently enrolled, as long as the balance is \$25 or greater. If the balance is below \$25, funds will not automatically carry over and will only be accessible during the run-out period. After the run-out period, any remaining balance will be forfeited.

Mass Transit FSA

A Mass Transit FSA allows reimbursement for qualified mass transit tickets or passes, or State of Kansas Vanpools. Unused contributions may be carried over to the following calendar year. For more information, review the [Commuter Benefit Overview and FAQs here](#).

Parking FSA

A Parking FSA allows reimbursement for parking associated with your daily commute. Unused contributions may be carried over to the following calendar year. For more information, review the [Commuter Benefit Overview and FAQs here](#).



Add or Remove a Bank Account

Add a bank account

Step 1:

- Add a personal bank account to your MetLife account(s) by selecting **Accounts**.
- Under **Profile**, select **Banking**.
- Select **Add Bank Account**.

Note: You can use your linked bank account to reimburse yourself from your FSA account for expenses paid out of pocket.

Step 2:

- Complete the required fields and click **Submit**.
- Review the pop-up message and click **Submit**.

Step 3:

A micro-deposit ranging from \$0.01 - \$0.99 will be made to your personal bank account in the next 1-3 business days for security purposes. You can confirm the deposited amount by visiting the MetLife Participant Portal at HealthSavingsAndSpending.MetLife.com.

- After logging in, click on the link in the **Task** section on the homepage.
- The link will read **One or more bank accounts require activation**.
- Click on **Activation**.
- Enter the amount that was deposited in your personal bank account.
- Click **Submit**.

Remove a bank account

Step 1:

- Go to Accounts, then Profile and select **Banking**.
- From there you will see the account(s) you have added.

Step 2:

- Underneath the account will be the option to **View, Update, or Remove**.
- Click **Remove**.

Note: The Remove button will only be visible when the bank account updates are allowed for the participant and if there are no pending ACH HSA transactions.

Banking

Bank Accounts	Add Bank Account
CHECKING HEALTHCARE SERVICES CREDIT UNION xxx6131 Checking View / Update Remove	

How to File a Claim

Filing a claim

You can submit your claim through the Participant Portal, MetLife Mobile App or by submitting a Reimbursement Request form (accessible from your Participant Portal). Once the claim is approved, funds will be reimbursed directly to you via check or direct deposit (depending upon any linked accounts).

When filing a claim, if you did not use your debit card, you'll need to show that the expense has been paid out of pocket. Should your claim be denied, you'll receive a communication advising what further information is needed. This will be located under the Message Center tab.

Step 1:

- Click on **Accounts** from the top navigation.
- Under **I Want To** select **File a Claim**.
- You'll be brought to a new page where you'll select an account and payee:

Step 2:

- To file a claim and request reimbursement, select the plan you wish to pay from.
- Choose whether you want the reimbursement sent to yourself (via direct deposit to your personal bank account or a check) or to someone else (e.g., a provider), via check.
- Click **Next**.

Step 3:

Upload a receipt with the following information to validate your claim:

- Date(s) of service
- Type(s) of service
- Cost of service(s)
- Merchant name/information

Note: Receipts must be uploaded in the following file types: JPG, JPEG, GIF, PNG or PDF. The file size cannot exceed 8 MB and only four (4) documents can be uploaded at one time.

Step 4:

Next, you'll provide details about your claim, such as:

- Start date of the service
- End date of the service
- Amount
- Provider
- Category
- Type of service
- Recipient
- Answer **yes** or **no** to whether you drove to receive your product/service
 - If **yes**, enter how many miles you drove

Note: If the transaction is a Co-pay, please note this on the receipt from the provider's office.

Step 5:

- Review the transaction summary to make sure that all the information is correct.
- You'll be asked to agree to the Terms of Conditions. Click **Submit**.
- **Add Another** allows you to file multiple claims together without having to submit one individually.

Step 6:

Once you click **Submit**, you'll see a Print Confirmation, giving you the ability to print the page for your records.

How to File a Claim...Continued

Submitting a repayment

If we haven't received sufficient documentation in a timely manner on any paid claims, we'll request repayment from you. If you need to make a repayment, you'll see a message under the Message Center tab or in the Tasks section on the Home Page.

The screenshot shows a blue header bar with the text 'Tasks' and a red '2' indicating two items. Below the header are two light blue notification boxes. The first box contains an exclamation mark icon followed by the text '4 repayment(s) totaling \$40.00 due for paid claims that were later denied.' and a yellow question mark icon. The second box contains an exclamation mark icon followed by the text '4 receipt(s) needed to approve your claims' and a yellow question mark icon.

To repay a claim, you can utilize either of the two options below:

Option 1:

Click **Repay** to repay the claim(s) via a transaction directly from your personal bank account you have on file. If you do not have a bank account linked to your portal, visit the **Add Bank Account** for instructions.

Option 2:

Print a Denial Letter with Repayment and send in a personal check with this notification to the mailing address shown at the bottom of the Denial Letter.

Note: If you believe you have sufficient documentation for a claim that has been denied and is pending repayment, you can select the **Upload Receipt** option. The upload option may not be available if your original claim documentation was denied as ineligible. However, you may still submit along with a corresponding claim notification from your message center for re-evaluation.

MetLife Debit Card

Your MetLife debit card provides you access to the funds held across all accounts you are enrolled in. The card will be smart enough to tap into your plan balance based on where you are using your card. Please visit the Education and Resources page under the Tools & Support tab on the participant portal for a list of qualified expenses.

Advantages of the debit card:

- Pay directly from your account(s) at the point-of-sale for qualified expenses.
- Charges are paid directly to the provider/retailer.
- No waiting for reimbursement.



Qualified expenses:

The IRS determines what expenses you can pay for. For more information, see IRS Publication 502 at irs.gov/pub/irs-pdf/p502.pdf. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

Using the card:

To activate your debit card, call the activation line at: 1-866-898-9795. If you have issues activating your card, please contact MetLife Customer Service at 1-877-759-3399. We're available Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time.

Some accounts may not require you to submit documentation for purchases made at retailers that use an Inventory Information Approval System (IIAS). These merchants will approve eligible expenses at the point of purchase. Any participants enrolled in an FSA should save their receipts. For a complete list of IIAS merchants, visit sig-is.org.

You'll be able to create a PIN number when you activate your debit card. Some merchants may require you to select a PIN at time of purchase. If offered a choice, you can use the card for signature-based transactions – select the credit option to sign your receipt instead of being required to provide a pin number.

When using your card at these merchants, you'll swipe your card for the entire purchase amount. Eligible expenses will be charged to your debit card. You'll need to use another form of payment for any ineligible items. Documentation may be required if eligible items are not verified at the point of sale. You'll receive an email or mailed notification if documentation is required.

The daily transaction limit on your MetLife debit card for all transactions is \$5,000.

You can add your MetLife Benefits Card to your digital wallet through Google Pay or Apple Pay. Access the MetLife HS&SA mobile app to add your card to your digital wallet with a few simple clicks.

Ordering additional card(s):

To order additional debit cards, go to **Banking/Cards** and click **Order Replacement Card**. Click **Submit**. One or two replacement cards are issued based on your employer's plan.

MetLife HS&SA Mobile App

Save time and gain the insight you need to manage your account(s) by downloading our mobile app. To download, search **MetLife HS&SA** on the Apple or Android app store on your mobile device.

Our secure mobile application makes managing your account easy through quick access and intuitive navigation to all your account information! This app is designed for your Apple device (including iPhone®, iPad®, and iPod touch®) version 6.0 and higher or Android device, version 2.2 or higher.

Easy, convenient and secure

- Simply log in or register to begin managing your account quickly and easily.
- No sensitive account information is ever stored on your mobile device. Secure encryption is used to protect all transmissions.

Connects you with the details

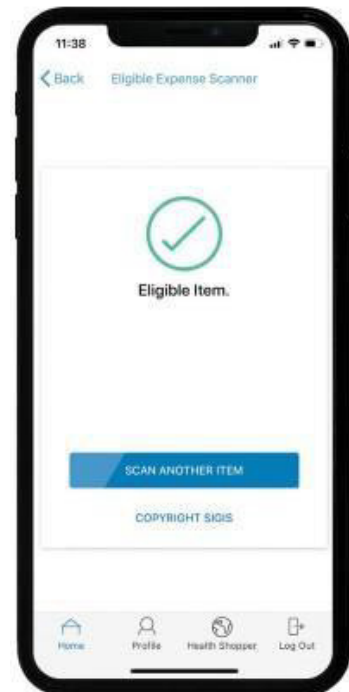
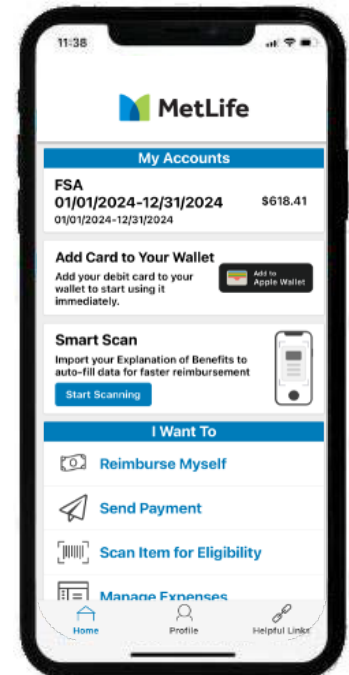
- Quickly check available balances, including investment balances.
- Access account details.
- Click to call or email MetLife Customer Service with questions.
- View notifications and messages about your account.
- Add your card to your digital wallet with a few simple clicks in the app.

Provides additional time-saving options

- View transaction details.
- File a claim and upload receipt documentation with your mobile camera.
- Initiate a repayment for an ineligible expense.
- Use the Expense tab to enter medical expense information and upload receipts for personal recordkeeping.

Eligible expense scanner (available post-login only)

- Scan the bar code of a product to determine if it is an eligible expense for your account(s).
- Real-time product look-up to display whether the product is eligible, ineligible, or not found.
- Participant must have a Health Care FSA plan.



Frequently Asked Questions (FAQs)

1. What are “pre-tax” dollars?

Pre-tax dollars are funds from your paycheck that are credited to your FSA before taxes have been taken out. Since you’re not paying taxes on money you contribute, you end up with more money to use for qualified expenses.

2. How does an FSA work?

Contributions are automatically transferred from your paycheck and credited to your FSA. These funds can be used for qualified expenses.

3. What can I use the money for?

You can use FSA funds for a range of out-of-pocket expenses. For your Health Care FSA, these include co-pays, co-insurance and deductibles; office visits; hospital bills; prescriptions; over-the-counter medicine and drugs, qualified dental and vision care; diagnostic items such as diabetic testing supplies; and more. For your Limited Purpose Health Care FSA, these include dental and vision expenses. For your Dependent Care FSA, these include summer day camps, after school programs, and eldercare, among other things.

4. How do I access my money?

There are three ways to pay for expenses. You can use the MetLife debit card, which is linked to all your MetLife FSA accounts, as well as your HSA account if applicable. You can also pay providers directly through your FSA online portal or submit receipts for reimbursement.

5. How can I keep track of my account?

You’ll have 24/7/365 online access to account information through the online portal and mobile app. You’ll be able to view details on your contributions, balance and spending. You can download the MetLife HS&SA app for your device from the Apple or Google Play app stores and login using the password you use to access the online portal.

6. What happens if I don’t use all my account funds during the year?

You are eligible to carryover any Healthcare FSA and Limited Purpose FSA balances up to \$640 remaining in the Healthcare FSA will immediately carryover on the first day of the new plan year. Healthcare FSA to Limited Purpose FSA carryover Funds remaining in the Healthcare FSA as of December 31 can only be used for previous plan year dates of service until the end of the plan runout period. Any dental or vision expenses incurred during the new plan year can be reimbursed either immediately from the new Plan Year Limited Purpose FSA, or at the end of the run-out period, when any remaining funds from the previous Plan Year Healthcare FSA are carried over to the Limited Purpose FSA.

7. What happens if I change jobs, lose my job or retire?

Expenses must be incurred before your termination date to be eligible for reimbursement (except in the case of a Health Care FSA if you’re eligible for and choose COBRA continuation coverage of your FSA). You can apply for reimbursement from your FSA funds for qualified expenses incurred before your termination date until your account is depleted or the claim period established by your employer expires.

8. How do I change my FSA payroll deduction amount?

FSA plans only allow changes to your election (that would in turn update your payroll amount) with a qualifying life event such as the addition or loss of a qualifying dependent. Contact your employer for more information.

FAQs...Continued

9. Do I need to save my receipts?

Yes, save your itemized receipts. The IRS requires that every purchase be validated as an eligible health care expense. We'll notify you if documentation is required and you can upload your receipts directly to the Participant Portal or through the mobile application.

10. What do I do if my debit card is declined or doesn't work?

Ensure you have activated the card and have logged into your online portal to accept the Terms and Conditions. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. Check your balance and verify your activity that there are no pending transactions you have not accounted for. If using the card at the retail pharmacy, ensure the item is coded as Health Care FSA eligible. Still unable to determine the cause? Contact MetLife Customer Service at 1-877-759-3399 who can verify the cause and best solution.

11. How can I add a dependent?

- Add a dependent to your account by selecting your name at the top and clicking Profile Summary in the drop down.
- Click Add Dependent and enter the following information about the dependent:
 - Full name
 - Birth date
 - Gender
 - Student status, if applicable
 - Relationship to account holder
- Complete the required fields and select Submit.

12. How can I grant my spouse access to my account(s)?

You may submit a Power of Attorney Form or an Authorized Representative Form. These forms can be found via the Participant Portal or through your employer.

13. Can I use my FSA to pay for expenses incurred by a spouse or dependent?

Yes. You may use your Health FSA funds without penalty to pay for qualified expenses for yourself, spouse or dependent even if they're covered under another health plan. Dependent Care FSA funds can be used for any dependent even if your spouse paid for the expense. Commuter benefits are an employee-only benefit and cannot be used to pay for your spouse or dependents. Please consult a qualified tax advisor for advice.

14. What do I do if I want to appeal my claim?

You have the right to appeal our decision regarding any denied claim(s) for benefits and you must file your request for review within 180 days of the date you receive your denial letter from MetLife. Please contact MetLife Customer Service at 1-877-759-3399 with your claim details for review.

FSA Eligible Expenses List

<https://metlife.highspot.com/viewer/667c2bcd22e5a54163fad36f?iid=667c2b388a68433a42c20e33&track=false>

HSA Eligible Expenses List

<https://metlife.highspot.com/viewer/667c2bcd22e5a54163fad36f?iid=667c2b335e18425dd5a175c4&track=false>

1. See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.
2. Savings are based on estimated Federal, State and Local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the number of deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.