MetLife • HealthEquity®

Kansas Department of Administration
State Employee Health Plan

Your Health Savings Account (HSA)

Save on today's healthcare expenses while saving for your future.



Plan Effective Date:

January 1, 2027



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We're Here to Help

For questions, please contact HealthEquity Member Support

Phone

1-866-346-5800, (available 24/7/365)

Online

my.healthequity.com

Member Help Center:

Access live chat and secure messaging through the HealthEquity member portal

New for 2027

What changes are taking place for 2027?

Your MetLife Health Savings Account (HSA) will be enhanced in 2027 through a transition to **MetLife's new HSA solution powered by HealthEquity**. As part of this upgrade, the technology platform supporting your account, along with your HSA debit card, will move to a single new solution.

This transition is designed to provide an improved account experience with enhanced tools, resources, and functionality to help you manage your healthcare savings with greater ease and confidence. MetLife and HealthEquity are excited to bring you a modernized HSA experience while continuing to support your long-term health and financial well-being.

What stays the same:

•Your HSA remains sponsored by MetLife

•Your account will continue to offer the same tax advantages and ability to save for qualified healthcare expenses

•MetLife will continue to support your benefits experience

What's new:

•A new technology platform powered by HealthEquity

•A single stacked debit card

•Enhanced digital tools, resources, and account management capabilities

Your Health Savings Account (HSA)

What is an HSA?

Your Employer provides you with the opportunity to enroll in a Health Savings Account (HSA) if you're enrolled in or eligible to contribute to a High-Deductible Health Plan. Your pre-tax dollars are deducted from your paycheck and deposited into an HSA – up to $4,500 for individuals and $9,000 for a household annually for 2027, plus a catch-up contribution up to $1,000 for accountholders age 55 and over.[1]

With a tax-advantaged HSA, you use pre-tax dollars to pay for qualified out of pocket expenses including copayments and deductibles, prescription drugs, medical devices, and vision and dental care.[2] 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.

The funds from in your HSA not only earn interest, but funds not used to cover expenses remain in your account and continue to grow tax-free from year to year.

Note: New State and Non-State employees, the Employer Contributions will begin the quarter following the benefit effective date. For additional information, please visit the HealthEquity Member Portal. The employer contribution amounts are outlined on the following page.

HSA Contribution Amounts

Health Savings Account						
	Full-Time Employee			Part-Time Employee		
	Employee Only	Employee/ Spouse and Family	Employee/ Child(ren)	Employee Only	Employee/ Spouse and Family	Employee/ Child(ren)
IRS Maximum Total	$4,300.00	$8,550.00	$8,550.00	$4,300.00	$8,550.00	$8,550.00
Plan C Employer Contribution	$250 per quarter	$500 per quarter	$500 per quarter	$156.30 per quarter	$296.88 per quarter	$296.88 per quarter
	$1,000.00 year	$2,000.00 year	$2,000.00 year	$625.20 year	$1,187.52 year	$1,187.52 year
Plan N Employer Contribution	$125 per quarter	$281.25 per quarter	$250 per quarter	$78.15 per quarter	$210.94 per quarter	$148.44 per quarter
	$500.00 year	$1,125.00 year	$1,000.00 year	$312.60 year	$843.76 year	$593.76 year

Health Savings Account							
		Full-Time Employee			Part-Time Employee		
Plan		Employee Only	Employee/ Spouse and Family	Employee/ Child(ren)	Employee Only	Employee/ Spouse and Family	Employee/ Child(ren)
	IRS Maximum Total	$4,300.00	$8,550.00	$8,550.00	$4,300.00	$8,550.00	$8,550.00
Plan C	Employee Bi- Weekly Payroll Deductions	$25 to $116.66	$25 to $252.08	$25 to $252.08	$25 to $132.28	$25 to $285.93	$25 to $285.93
Plan C	Regent Academic Year Employee Payroll Deductions	$25 to $155.55	$25 to $336.11	$25 to $336.11	$25 to $176.37	$25 to $381.24	$25 to $381.24
Plan N	Employee Bi- Weekly Payroll Deductions	$0 to $137.50	$0 to $288.54	$0 to $293.75	$0 to $145.30	$0 to $300.26	$0 to $310.67
Plan N	Regent Academic Year Employee Payroll Deductions	$0 to $183.33	$0 to $384.72	$0 to $391.66	$0 to $193.74	$0 to $400.34	$0 to $414.23

Note: Employer contributions for Non-State employees are made to your account monthly.

What your HSA covers[2]

Qualified expenses include:

- Copays, coinsurance and deductibles
- Office visits
- X-rays
- Lab work
- Qualified dental and vision expenses
- Prescriptions
- OTC medications & supplies
- Items such as blood pressure monitors and diabetic testing supplies
- For full list, visit HSA Health Savings Account - Qualified Medical Expenses (QME)

Valuable features make it easy for you

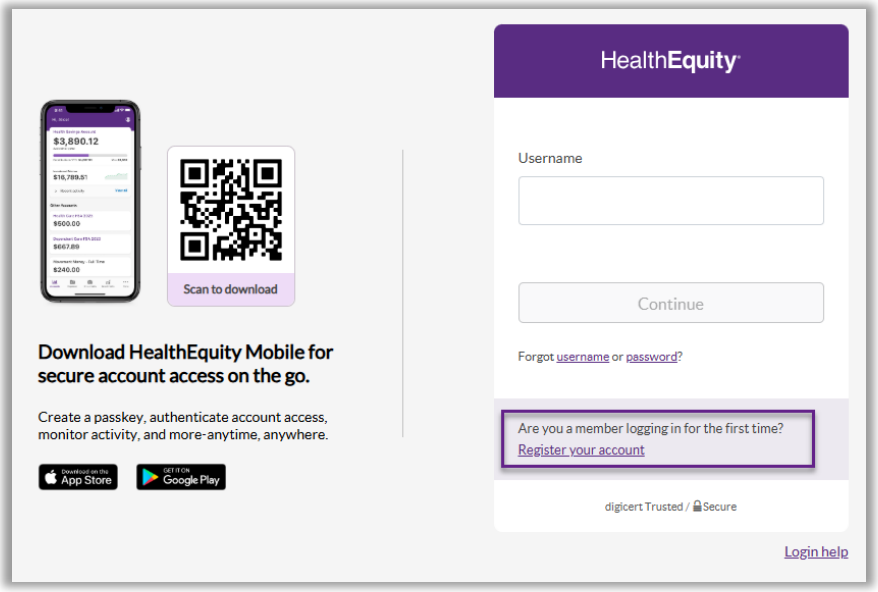
- Seamless enrollment process and account setup
- Easy payments using a single, smart, multipurpose debit card
- 24/7/365 account access through the easy-to-use online portal and mobile app
- Enhanced mobile app technology with the ability to scan bar codes to determine eligible expenses
- Tailored educational resources and decision support tools and one-click answers to your benefits questions

By using pre-tax dollars that are deposited into an account, employees can save up to 30% on qualified expenses.[3]

Accessing Your HSA Online

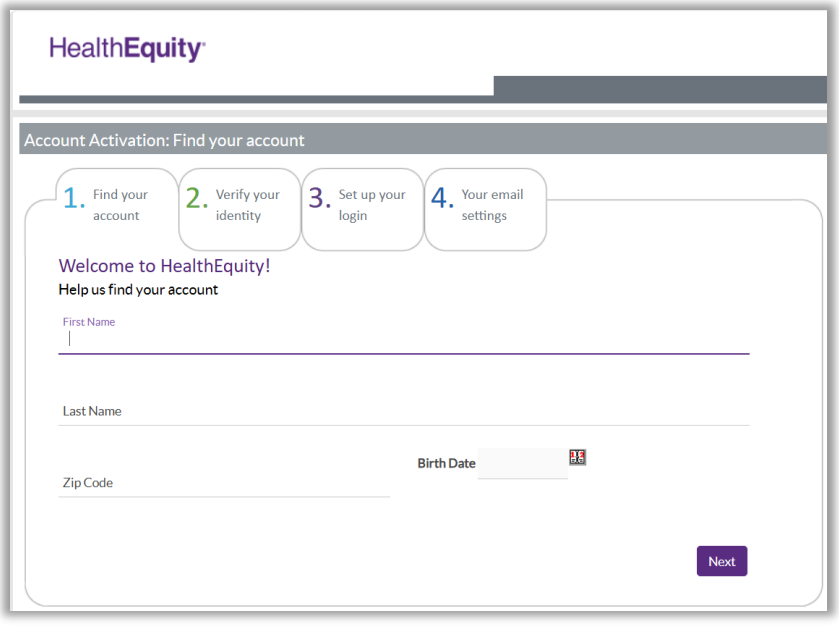
Step 1:
Log in to your account

- Go to my.healthequity.com
- Select Register Your Account



Step 2:
Account authentication

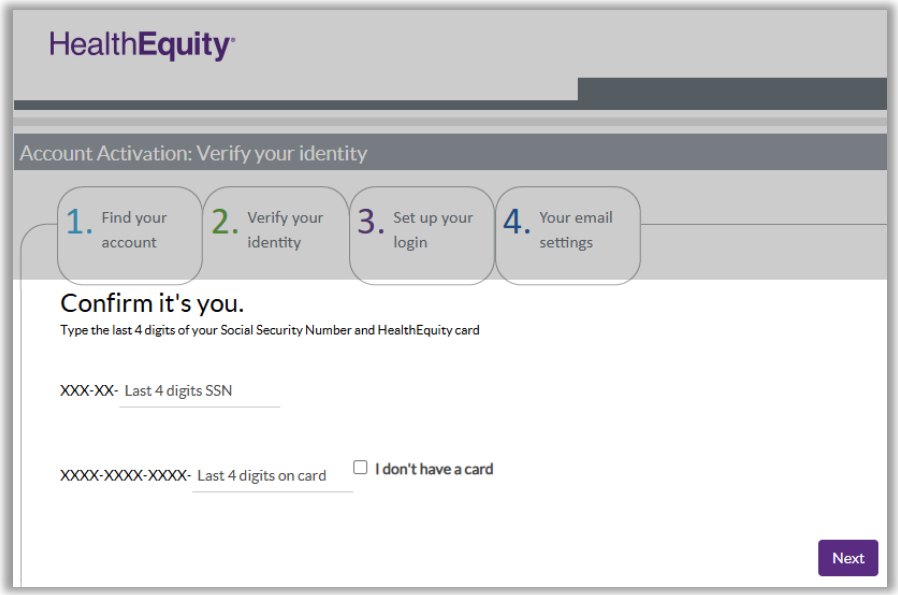
- Provide your first and last name, zip code and birth date
- Select Next

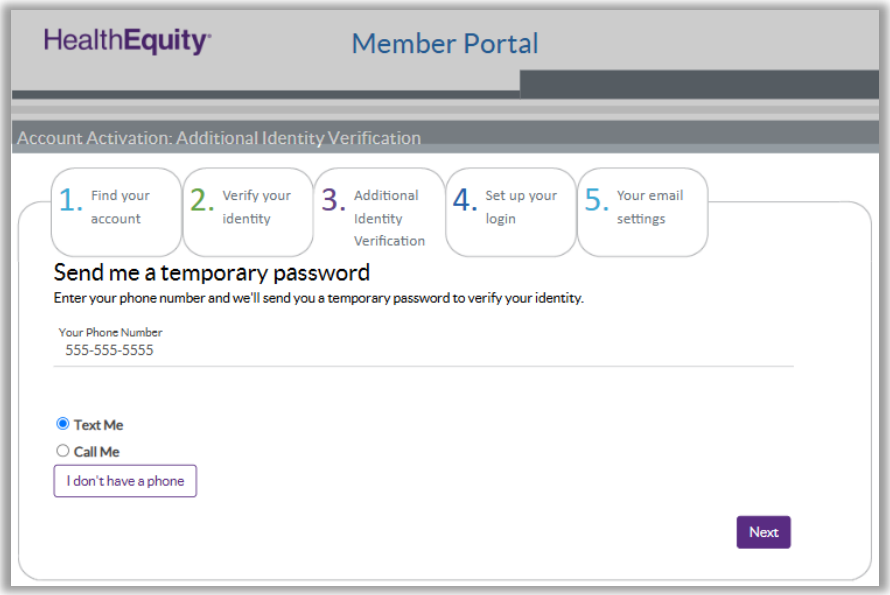


Accessing Your HSA Online…Continued

Step 3:
Account authentication

- Confirm the last four digits of your SSN and your HealthEquity debit card if available
- Select Next
- Enter your phone number and select if you prefer to authenticate via a text or phone call

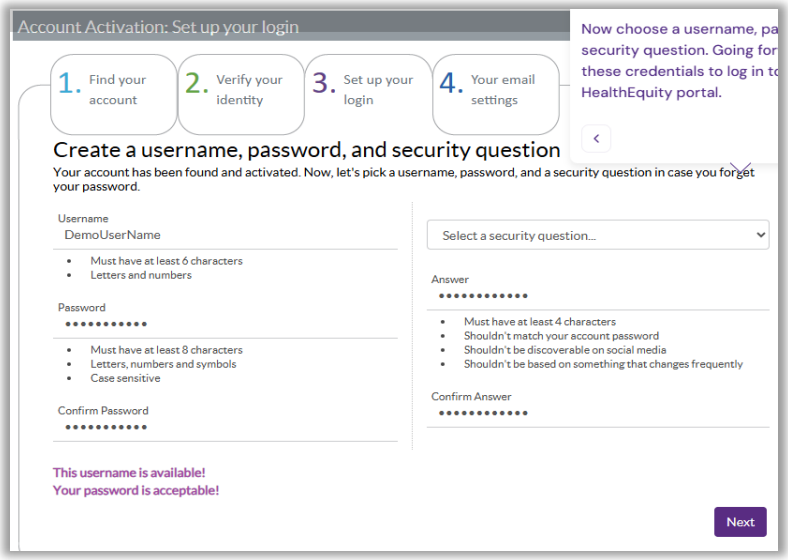




Accessing Your HSA Online...Continued

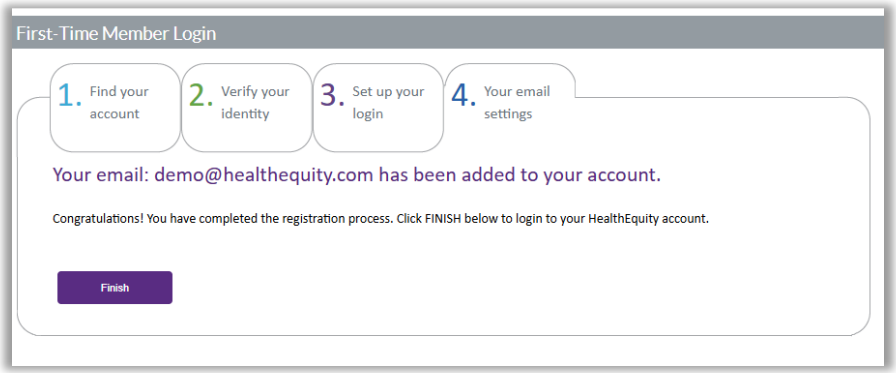
Step 4:
Create username, password and security question

- Enter a username that must include at least 6 characters, letters and numbers
- Enter a password that must have at least 8 characters, letters, numbers and symbols (case sensitive)
- Confirm password
- Enter your phone number and select if you prefer to authenticate via a text or phone call



Step 5:
Complete registration

- Select a security question
- Provide an answer that should include a least 4 characters, shouldn't match your password, shouldn't be posted on social media or based on something that frequently changes.
- Confirm Answer
- Select Next and Finish



Add a Bank Account

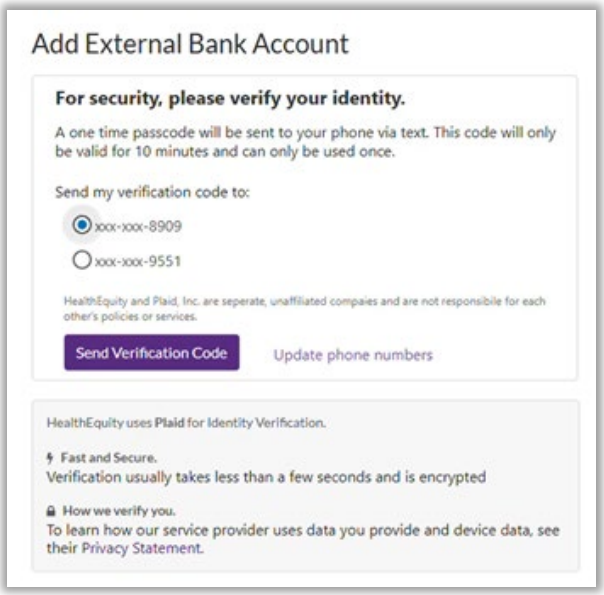
Step 1:

- Add a personal bank account to your HealthEquity account(s) by selecting your name and profile in the upper right corner.
- Under Account/Payment/Contribution Settings, select the + sign under External Accounts to add a bank account.

Note: You can use your linked bank account to reimburse yourself from your HSA account for expenses paid out of pocket. In addition, you can navigate to Add External Bank Account from Make a Payment, Request Reimbursement, Make a Contribution, and Optimize Your HSA widget.

Step 2:

- Select a phone number to receive a verification code
- Click Send Verification Code
- In the popup, select Send SMS Code
- Enter verification code
- Once verified you are transitioned to Plaid Bank Account Verification



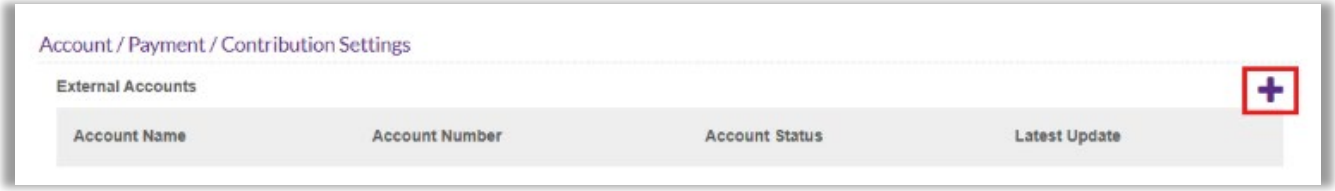
Step 3:

Bank Account Verification is the third step in adding the EFT account. Members must use Plaid to add or update direct deposit information. Together with IDV, this ensures the correct member is adding EFTs to the correct account.

Remove a Bank Account

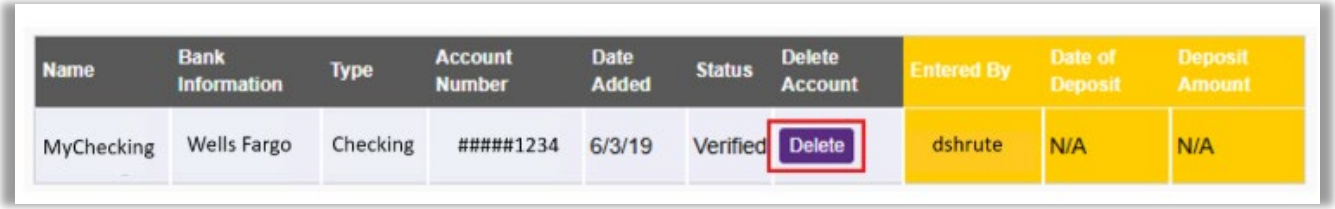
Step 1:

- Go to the homepage, select the member's name and then Profile.
- Select the member’s HSA account
- Scroll to External Accounts and click the + icon



Step 2:

- Select Delete next to the account to be removed



HealthEquity Debit Card

Your HealthEquity debit card provides you access to the funds held in your HSA cash account. Use it to pay for qualified expenses when you visit your doctor or dentist's office or to pay for prescriptions. Please visit the Resources page on the participant portal for a list of qualified medical 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. Please refer to the HSA Eligible Expenses document to review the list of qualified expenses under your plan.

Using the card:

To activate your debit card, call the activation line at: 1-866-296-2852. To activate your card online go to Manage Cards and select Activate Card. If you have issues activating your card, please contact HealthEquity Customer Service at 1-866-346-5800, we're available 24/7/365.

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. You should save all 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.

You can add your HealthEquity Card to your digital wallet through Google Pay or Apple Pay. Access the HealthEquity Mobile app to add your card to your digital wallet with a few simple clicks.

Ordering additional card(s):

One debit card is issued to you. To order additional debit cards, go to **Manage Cards** and click **Order Replacement Card**. Click **Submit**.

HealthEquity Mobile App

Save time and gain the insight you need to manage your account(s) by downloading our mobile app. To download, search **HealthEquity Mobile** 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

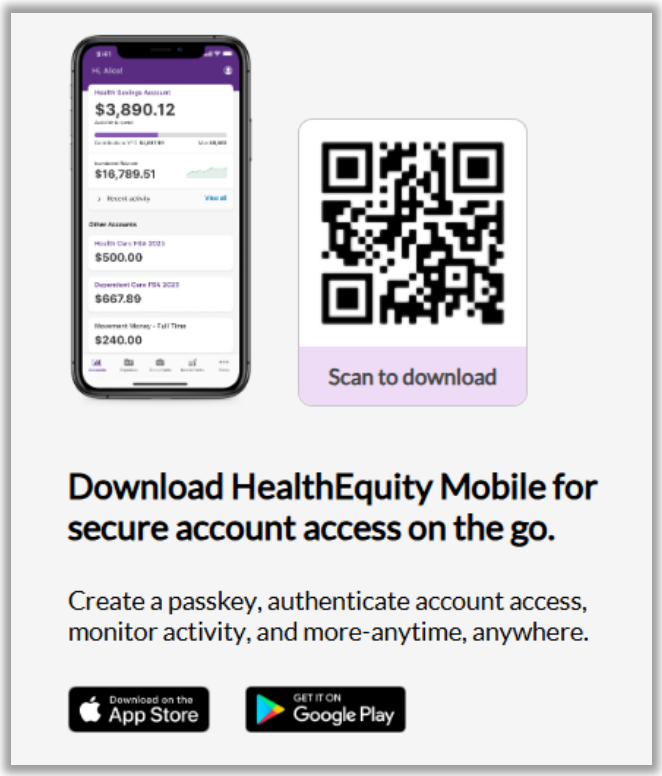
- Simply log in or register to begin managing your account quickly and easily.
- No sensitive account information is ever stored on your mobile device. Secure encryption is used to protect all transmissions.

Connects you with the details

- Quickly check available balances.
- Access account details.
- Click to call HealthEquity 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 Documents tab to enter medical expense information and upload receipts for personal recordkeeping.
- Scan the bar code of a product to determine if it is an eligible expense.

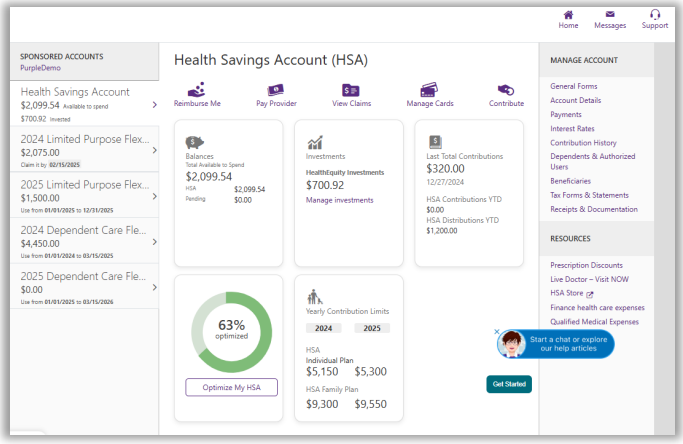


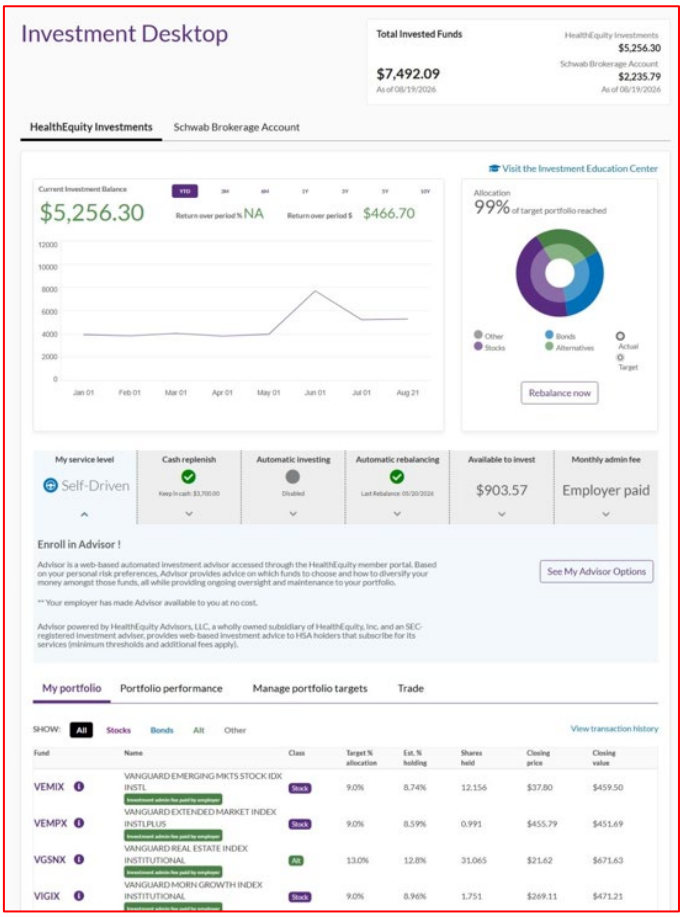
Investments

Your investment summary

You are eligible to begin investing when your cash account balance is $100 or greater.

Once enrolled, you can view your investments under Manage Investments on the homepage. Other investment features listed below can be found following the same path. Your investment options may vary based upon your employer's specific offering.





Your investment summary includes:

- Investment balances
- Allocation
- Rate of return
- Portfolio performance
- Detailed table of elections

The graph under **Current Investment Balance** shows a visual presentation of the history of your investment balance.

Your **Recent Account Activity** can be filtered to all Funds or a Specific Fund; and a date range.

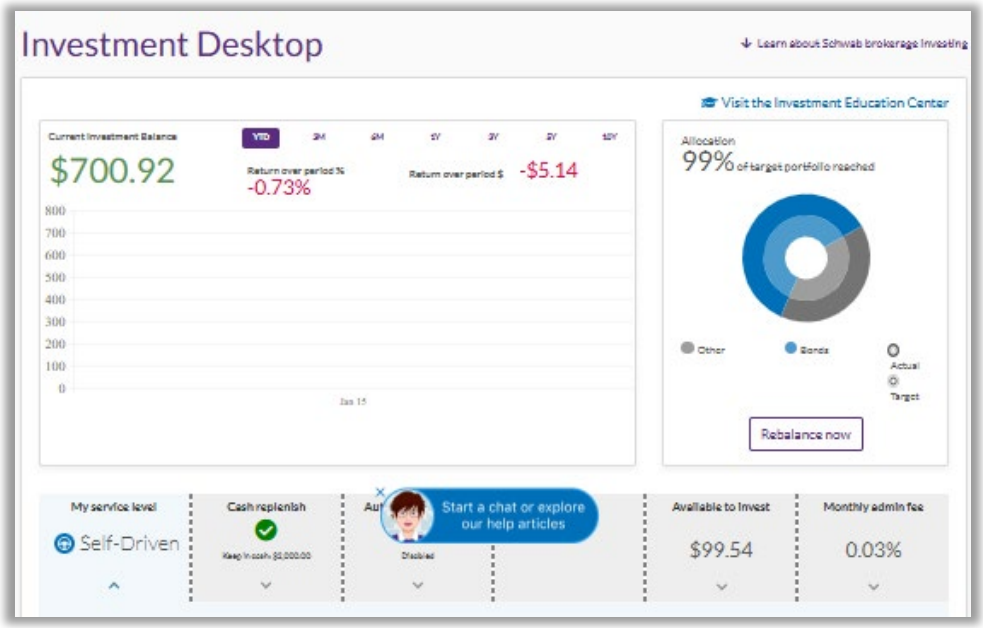
Additional Investment tools found under the **Investments** tab. These include the **Investment Education Center** (provides versatility of an HSAs, guidance tools, and articles on investing.

Note: The examples provided are illustrations only and do not represent any specific fund or funds. All investments involve risk, including the possible loss of principal. Past performance is no guarantee of future results. For investment advice, please consult with your own advisor.

Manage Your Investments

Manage Investments gives you the ability to choose how you want to allocate your money. If you don't select investment funds, the funds will automatically go into a default investment fund. Your percentages must total 100% and must be whole percentages. A few different options for managing your investments include:

- **One-Time Transfer To your Investment Account:** This allows for a one-time transfer from your cash account to your investment account.
- **One-Time Transfer From your Investment Account:** This allows for a one-time transfer from your investment account to your cash account.



Note: Debit Card transactions will pull from your available cash balance in your account. If you are completing a transaction with your debit card, you will not be able to use any investment dollars earned.

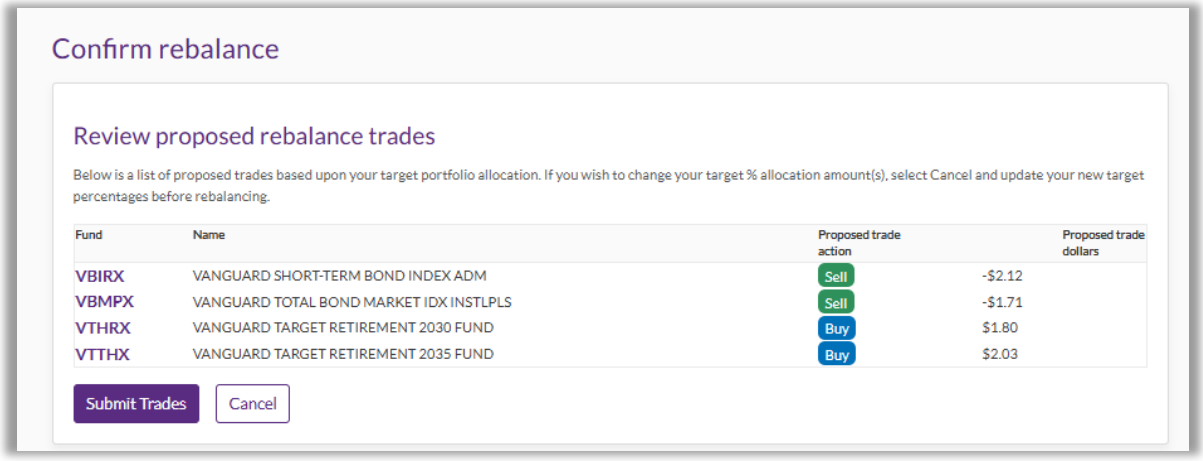
- **Update Fund Allocation:** This will change how investment funds are allocated.
- **View pending trades:** This will show any requested pending or processed transactions. If the plus symbol is clicked, it will provide a drop down with additional information on a pending request.

Manage Your Investments...Continued

Rebalancing your investments

The below graphic represents how you would realign your investments. For example, you set up your investments and put your money into specific funds. One year later you decide to update your elections. Changing elections will change the way dollars are invested moving forward; however, this will not change the dollars that were invested for that year, unless you choose to realign your account.

Realigning will sell off your funds so that you can now invest prior and future money into other funds.



Account Updates

Add an HSA beneficiary

HSA plans allow you to list a beneficiary. It's recommended that you designate a beneficiary for your HSA as this individual will receive your HSA assets in the event of your death. You may add or change/update your beneficiary at any time.

Step 1:

- Under Manage Account, select **Beneficiaries**.
- Select your Beneficiary Status
- You will need to enter the following information to successfully add a Beneficiary:
  - Full Name
  - SSN
  - Birth Date
  - Address
  - Relationship to the Account Holder
  - Primary or Contingent Beneficiary

Note: If you wish to designate someone other than your spouse as your primary beneficiary, you'll need to submit a completed **Beneficiary Designation Form** with your spouse's signature of consent. This form can be found under **General Forms**.

Step 2:

- Complete the required fields and click **Submit**.

Create an HSA Transaction

Requesting HSA distributions

You can request funds from your HSA using the Participant Portal, mobile application, or by submitting an **HSA Reimbursement Form**, which can be found under **General Forms**.

Step 1:

- To request a distribution from the Participant Portal, on the homepage select **Reimburse Me**.

Step 2:

- If the expense is already listed, select it. Otherwise, choose Add a New Expense to create a new claim

Step 3:

- Enter the expense details.

Step 4:

- Upload documentation if desired.

Step 5:

- Choose whether you want the distribution sent to yourself via check or via direct deposit, or to someone else via check. See **Add Bank Account** for more information on direct deposit.

Step 6:

- Click **Submit**.

Note: Checks will be mailed and should arrive within 7-10 business days. Please allow for 2-3 business days for a direct deposit to post to your account.

Create an HSA Transaction…Continued

Making direct HSA contributions

If you have a personal bank account linked, you can contribute to your HSA outside of your payroll deductions through the mobile application or the Participant Portal by selecting **HSA** and the Click **Contribute.** If you do not have a bank account linked, you can submit an **HSA Contribution Form**, available under **General Forms**.

Family members can deposit money into your HSA account, up to the annual per-person or family limit set by the IRS. Keep in mind, all contributions from all sources count toward your IRS maximum contribution limits. To ensure you don't exceed the annual contribution limit set by the IRS, be sure to factor in any payroll and employer/family contributions submitted during the year. To view limits, go to irs.gov/pub/irs-pdf/p969.pdf.

Step 1:

- To contribute to your HSA via the Participant Portal, you must first provide your bank account information.
- If you have not added your bank account, click on your name at the top, click on **Profile**, and then add the account under **Account/Payment/Contribution Settings**.
- For additional information visit **Add a Bank Account** section for steps on how to add a new bank account.

Note: Contributions from a personal linked bank account into your HSA are post-tax dollars. You may be able to claim these on your tax return as tax deductible items. See full list at irs.gov/pub/irs-pdf/p502.pdf.

Step 2:

- You can choose to set up a monthly recurring contribution on a schedule. By clicking **Set up automatic contributions.**

Step 3:

- It will prompt users to select the external account

Step 4:

- Enter the contribution amount and the next transfer date (same date monthly). Then review authorization and select **Contribute.** Confirm by clicking **OK**.

Step 5:

- Then review authorization and select **Contribute.** Confirm by clicking **OK**.

Step 6:

- Confirm by clicking **OK**.

Note: Please allow 2-3 business days for the transaction to fully process.

Frequently Asked Questions (FAQ)

How do I change my HSA payroll deduction amount?

To change your HSA contribution amount please log into your State of Kansas Member Administration Portal (MAP). Detailed instructions to request contribution changes are in the **HSA Mid-Year Change Instructions** document located in the Forms Tab.

What do I do if a provider or my health insurance refunds me for an expense I paid for with my benefit account or I requested funds in error?

This can be submitted along with the Mistaken HAS Distribution Form, indicating that this was a **Mistaken Distribution**. You can either:

- Deposit the funds into a personal account and then issue a check from this personal account for the funds, or
- Sign the check over to your HSA account and mail this to the address on the form.

If the funds were returned to your debit card, these will route directly into the account they were originally debited from and no further action is required.

What if I use my HSA to pay for something other than a qualified medical expense?

If HSA funds are used for other than qualified medical expenses, the expenditures are subject to applicable income tax. Individuals who are not disabled or over the age of 65, are subject to an additional 20% tax penalty. You will receive tax forms at the end of the year, and it is your responsibility to report any distributions for non-qualified expenses.

Can I reimburse myself with HSA funds for qualified medical expenses incurred prior to my enrollment in an HSA?

No. Qualified medical expenses may only be reimbursed, tax-free, if the expenses are incurred after the date your HSA was established.

Once I request a transaction, how long does it take for my funds to be available?

If you have a bank account added to your account this can take as little as 3 business days for an HSA transaction. However, a check can take up to 7 business days to arrive.

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

Ensure you activated the card. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. Check your balance and verify via 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 HSA eligible. Still unable to determine the cause? Call our customer service team who can verify the cause and best solution.

Who qualifies for an HSA?

Generally, an eligible individual is anyone who meets all the following criteria unless an exception would apply:

- Covered under an IRS qualifying High Deductible Health Plan (HDHP)
- Not covered by any other health plan that is not an HDHP
- Not currently enrolled in Medicare or TRICARE
- May not be claimed as a dependent on another individual's tax return

Frequently Asked Questions (FAQ) …Continued

Who qualifies as a dependent?
A person generally qualifies as your dependent for HSA purposes if you claim them as an exemption on your Federal tax return. Go to this IRS site for more information at irs.gov/pub/irs-pdf/p502.pdf.

How can I grant my spouse access to my account(s)?
You may submit a Power of Attorney Form or an Account Authorization Form. These forms can be found via the Member Portal.

Can I use my HSA to pay for expenses incurred by a spouse or dependent?
Yes, you may use your HSA funds without penalty to pay for qualified expenses for yourself, spouse or dependent even if they are covered under another health plan. Please consult a qualified tax advisor for advice.

What can I use the HSA for?
The funds in the HSA can be used to pay for qualified medical, dental, vision and prescription drug expenses, including over-the-counter drugs and medications. See the full list in IRS Publication 5022. HSA funds used for nonqualified medical expenses are taxed and subject to a 20% penalty if you are less than 65 years of age. Beginning at age 65, HSA funds for non-qualified medical expenses are taxed, but do not incur any penalty.

If I change employers, what happens to my HSA?
Since you are the owner of the HSA, you may continue to maintain the account if you change employers. HSA to HSA transfers are permitted and do not impact tax reporting if you are enrolled in an HSA in the future.

Who may contribute to an HSA?
Anyone may contribute to the HSA of an eligible individual. If an employee establishes an HSA, for example, the employee, their employer, or both may contribute to the employee's HSA each year. If a self-employed or unemployed individual establishes an HSA, that individual may contribute to the HSA. Family members can deposit money into the employee's HSA account, up to the annual per-person or family limit set by the IRS. Keep in mind, all contributions from all sources count toward your IRS maximum contribution limits.

Can I move my HSA to my spouse's HSA and vice versa?
No. As HSA's are linked to each individual HSA, account holders are unable to move their HSA funds to another individual's HSA, per IRS regulations.

Who is responsible for determining whether HSA distributions are used exclusively for qualified medical expenses?
As the HSA account holder, you must ensure that distributions are used for qualified medical expenses. Records of medical expenses should be maintained as evidence that distributions have been made for these purposes. You are responsible for ensuring contributions to the HSA do not exceed IRS limits.

What happens to the HSA if I die?
If you're married and your spouse is a named beneficiary, they become the owner of the account and assumes it as their own HSA. They may also elect to have the HSA closed and distribute funds in the form of a check. If you're not married, your account will cease to be an HSA. The assets will pass to your beneficiaries or become a part of your estate and be subject to applicable taxes.

Frequently Asked Questions (FAQ) …Continued

When will tax documentation become available?

You will receive a 5498-SA for the contributions made by the end of February. You will not need this one for filing taxes. You will only receive a 1099-SA if there were distributions made. The 1099-SA is needed for filing taxes and is typically available by the end of January. HealthEquity will issue any necessary tax forms in the member portal.

Will HSA contributions that I made independently from my employer show up on my W-2?

No. Contributions made by either of these methods are considered after-tax contributions for purposes of W-2 reporting. In order to receive the tax benefit of after-tax contributions, you must claim them on your tax return.

Is tax reporting required for an HSA?

Yes. IRS form 8889 must be completed with your tax return each year to report total deposits and withdrawals from your account. You do not have to itemize to complete this form.

How do I submit my itemized receipts for my HSA?

You will not need to submit your itemized receipts for your HSA plan, however, your distributions will be reported to you and the IRS via your 1099-SA tax document, so you should retain them for your own tax records. The Expenses section is a great place for you to store your receipts to keep an organized record of them. The IRS recommends keeping receipts for seven years.

1. Contribution limits are subject to change and should be checked on an annual basis on the IRS website. Limitations apply.
2. Includes a wide range of medical expenses as defined in Section 213(a) of the Internal Revenue Code. 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. Please refer to your employer's plan document for the latest list of qualified expenses under your plan.
3. 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 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.

Like most group benefit programs, health savings and spending account programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or individual. Any discussion of taxes is for information purposes only, does not purport to be complete or cover every situation and should not be construed as legal, tax or accounting advice. Participants should consult with their own advisors for such advice. Federal and state laws and regulations are subject to change.

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