

Important Details About Your Benefit Accounts

For purposes of this document, “Furloughed Associates” refers to anyone whose benefits terminated.

- ?** **How can I manage my spending accounts while on furlough?** To view your account details, utilize the mobile app “Via Benefits Accounts” or login to the online portal at www.viabenefitsaccounts.com.
- ?** **Will money (deductions) continue to be taken while I am on furlough?** No, payroll deductions will stop during your furlough period.
- ?** **Who can I contact if I have questions about my spending accounts?** If you have any questions, you can open a help ticket on your account through the Via Benefits Accounts website, or you can contact Accounts Customer Care at 1-800-953-5395.

Health Savings Account (HSA) Specifics for Furloughed Associates:

- ?** **Will I lose the money in my HSA account due to the furlough?** No, any dollars you or HMSHost contributed to your HSA prior to the furlough are yours to keep and will not be forfeited.
- ?** **Do I have to use the money in the account by a specific date?** No, because an HSA is an individually owned bank account, you can use your account balance to pay for any eligible health care expenses now or at any point in the future.
- ?** **What eligible expenses are covered under the HSA?** Upon logging into the online portal at www.viabenefitsaccounts.com, you can find a list of HSA eligible expenses under the “forms” section. In accordance with the recent Coronavirus Aid, Relief, and Economic Security (CARES) Act, specific over-the-counter (OTC) drugs and medicines are eligible without a doctor’s prescription. In addition, feminine care products are now eligible. You will find these products listed on the HSA eligible expense list.
- ?** **What happens to my HSA if I leave HMSHost entirely?** If you leave HMSHost for any reason, your HSA account through Via Benefits Accounts will remain open and available for your use (a monthly administrative fee may apply), unless you choose to transfer the account to a different HSA administrator. If you choose to transfer, a one-time transfer fee will apply.

Health Reimbursement Arrangement (HRA) Specifics for Furloughed Associates:

- ? Do I have a specific period of time to submit HRA claims?** Yes, you have 90 days from your benefit termination date to submit any HRA claims incurred prior to your benefit termination.
- ? Can I still use my debit card for eligible expenses?** No, upon receipt of your benefit termination, your debit card will be cancelled. You can, however, still submit any claims incurred prior to your termination via the online portal or the mobile app. Don't forget to include the date of service or purchase, a description of the service or name of the product, the name of the service provider, and proof of payment.
- ? What happens to my HRA if I elect to continue medical coverage on COBRA?** If you elect to continue medical coverage on COBRA, your HRA eligibility will be extended to match the timeframe of your medical coverage while on COBRA.

Health Care Spending Account (HCSA) Specifics for Furloughed Associates:

- ? What is my available balance for use in my HCSA?** You can check your balance on the online portal or mobile application. The full amount of your benefit election is available on January 1, 2020 (the first day of the plan year). You don't have to wait to use the amount until payroll contributions have been added.
- ? Do I have a specific period of time to submit HCSA claims?** Yes, you have 90 days from your benefit termination date to submit any HCSA claims incurred prior to your benefit termination.
- ? Can I still use my debit card for eligible expenses?** No, upon receipt of your benefit termination, your debit card will be cancelled. You can, however, still submit any claims incurred prior to your termination via the online portal or the mobile app. Don't forget to include the date of service or purchase, a description of the service or name of the product, the name of the service provider, and proof of payment.
- ? What happens to my HCSA if I elect coverage on COBRA?** If you elect coverage on COBRA, your HCSA eligibility will be extended to the end of the year.