

Dear Participant,

As a potential dual accountholder (you may have both an FSA and an HRA), there are a number of options when it comes to using your accounts for reimbursement of your eligible out-of-pocket healthcare expenses. With choice, however, comes a little complexity. We've created the guide below to help you understand how best to use your accounts.

What is the difference between my HRA and FSA?

Your HRA and FSA are similar in that both can be used for eligible out-of-pocket healthcare expenses and funds from each can be drawn from your HealthEquity/WageWorks® Healthcare Card (Card). The key difference is that your HRA is a perpetual account, which means the funds roll over from year to year. Your FSA, however, is an annual account, which means you have from the first to the last day of the plan year to incur expenses and then until January 31 of the following year to submit claims and be reimbursed from the funds in the FSA account. Plans effective January 1, 2021, and later have a Healthcare FSA contribution limit of \$2,750. This is a per participant limit so you and your spouse can each contribute up to \$2,750 even if you have the same employer.

Carry-over for the Healthcare FSA for the 2021 Plan Year: Boise Cascade will continue to offer the carryover option which allows you to carry-over up to \$540 into the next plan year if you have a balance left in your Healthcare FSA at the end of the 2020 plan year.

How does the Card work with both my accounts?

The Card allows you to pull funds from any HealthEquity/WageWorks Healthcare Account(s) in which you are enrolled; however, the Card is linked to your funds based on plan year and therefore will pull funds **FIRST** from your current plan year's FSA (\$2,750 contribution limit per participant). **Once the balance in your FSA is exhausted, the Card can then be used to draw funds from your Perpetual HRA.**

Can I use my Card for a previous plan year expense?

No. **YOUR CARD IS ONLY FOR USE FOR CURRENT PLAN YEAR EXPENSES.** If you accidentally use the Card for a previous plan year expense and are asked to submit receipts for verification, your documentation will be denied because the date of service for the expense falls outside of the current plan year. If this happens, you have to repay your account for the amount of the expense or submit a substitute receipt for an unclaimed eligible out-of-pocket expense during the current plan year. If you do not repay your account, or submit a substitute receipt that is successfully processed within 90 days, HealthEquity/WageWorks may suspend your Card per IRS Regulations.

Can I receive reimbursement for a previous plan year expense?

Because your HRA is a perpetual account, you can receive reimbursement for previous plan year expenses (from January 1, 2010 going forward or when you became eligible to participate in the HRA). To be reimbursed from your Perpetual HRA for prior plan year expenses, you'll need to submit a Pay Me Back claim (online, via email, or by fax or mail) with the proper documentation to WageWorks. Proper documentation must contain:

- Provider Name – Facility name or person who provided the service or, if a purchase, where the item was purchased (i.e. hospital, doctor, pharmacy).
- Date of Service – Dates services occurred or date item was **purchased**.
- Service Description – Detailed description of the service provided or the item purchased.
- Amount – The amount charged for the services or product and/or the portion not reimbursed through your insurance carrier.
- Patient Name – Person who received the service or whom the item is for. This may be excluded for retail store purchases.
- An Explanation of Benefits (EOB) from your insurance carrier is the recommended receipt since it contains all of the above information necessary to process your reimbursement request.

Can I ever use the Card to draw funds from my HRA?

If you have a 2021 Healthcare FSA, once the balance in your FSA is exhausted, you can use your Healthcare Card until the end of the current plan year to access funds from your Perpetual HRA. Remember to save your receipts and manage your HealthEquity/WageWorks accounts via the HealthEquity/WageWorks EZ Receipts mobile app and/or your secure online account at www.wageworks.com.

If you have questions about this information or your HealthEquity/WageWorks accounts, please contact HealthEquity/WageWorks customer service toll-free at 877-924-3967.