HEALTH SAVINGS ACCOUNT (HSA)

What is an HSA?

A Health Savings Account (HSA) is a tax-advantaged savings account that can be used for your health, dental and vision expenses. Money comes out of each paycheck (pre-tax) and is deposited into your account for future use (untaxed) if used for qualified medical expenses.

You must be enrolled in an HSA compatible plan to receive contributions in your HSA account. CRG's HDHP Plan is a compatible plan.

Benefit Snapshot

Did you know that you can use your HSA funds on qualified medical expenses for your spouse and children even if they're not covered by the plan?

2026-2027 CRG Contributions

*Contributions may be pro-rated due to enrollment date.

$500

*You must open an HSA with PNC Financial (instructions will be provided) and elect to contribute at least $500 for the 2026-2027 benefit year.

Maximum Contributions for 2026
$4,400 for individual coverage
$8,750 for family coverage
Catch-up contribution (age 55+) = $1,000
Maximum contribution limits include all sources of funding including any employer contribution.

If spouses have separate HDHP coverage and HSA accounts, the combined maximum they can contribute is $8,750.

Your HSA can only be used for expenses that are incurred on or after the date the HSA was established.

Key Benefits

- Tax Savings –funds contributed pretax and untaxed when used for qualified medical expenses
- Portability –the account is yours even if you are no longer employed with CRG
- Savings –There is no time limit for using your HSA funds –you can continue to accumulate funds like a savings account and when you turn 65 you can use the funds for anything (subject to standard income tax)

Use funds to pay for eligible medical expenses including:

- Deductible, coinsurance, and copays
- Prescription drugs
- Dental services including braces
- Vision services including glasses and contacts

To participate:

- Must be enrolled in a HDHP plan
- Cannot be claiming Social Security
- Cannot be claimed as a dependent
- Cannot have other health coverage, like Medicare, Tricare, spouse's medical or pharmacy plans, or a Health Flexible Spending Account (FSA)



YOUR HEALTHCARE BENEFITS

FREQUENTLY ASKED QUESTIONS

PNC BENEFIT PLUS HEALTH SAVINGS ACCOUNT



Health Savings Accounts (HSAs) are designed to help you save for qualified medical expenses on a tax-advantaged basis. Additionally, you have the option to invest in a variety of mutual funds and grow your dollars tax-free upon reaching certain minimum balance requirements and withdraw your dollars tax-free as long as you use them for qualified medical expenses.[1,2]

General HSA Questions

Q What is an HSA and who can have one?

An HSA is a tax-advantaged account established to pay for qualified medical expenses for those covered under a High Deductible Health Plan (HDHP). HDHPs are generally characterized by lower monthly premiums and higher deductibles. With money from the HSA account, you pay for healthcare expenses until your deductible is met. Any unused funds in the HSA are yours and can accumulate toward future healthcare expenses or even in retirement.

Q What are the features and tax benefits of an HSA?

- Contributions are pre-tax or tax-deductible.*
- Interest earned is tax-free.*
- Tax-free withdrawals may be made for qualified medical expenses.
- Unused balances roll over from year to year.
- You own the HSA and it is yours to keep — even when you change jobs or health plans or retire.

*Contributions are tax-deductible on your federal tax return. Some states do not recognize HSA contributions or earnings as a deduction. Your own HSA contributions are either pre-tax (if made by payroll deduction) or tax-deductible. For more information, see IRS Publication 969.[1,3]

HSA Eligibility

Q Who is eligible for an HSA?

Eligible individuals are those who are:

- Covered by an HSA-qualified High Deductible Health Plan (HDHP)
- Not covered by other health insurance that provides the same benefits also covered by your HDHP
- Age 18 or older
- Not claimed as a dependent on someone else's tax return
- Not enrolled in Medicare

Q Who qualifies as a dependent?

A person generally qualifies as your dependent for HSA purposes if they are not claimed as a dependent on someone else's federal tax return.[2]

Q How do I know if my HDHP is an HSA-eligible plan?

An HSA-eligible health plan is required to satisfy certain requirements with respect to deductibles and out-of-pocket expenses.

The IRS has issued the following HDHP limits:

- For self-only coverage in 2025, an HDHP has an annual deductible of at least $1,650 ($1,600 for 2024) and annual out-of-pocket expenses (deductibles, co-payments and other amounts, but not premiums) not exceeding $8,300 for 2025 ($8,050 for 2024) (as indexed).
- For family coverage in 2025, an HDHP has an annual deductible of at least $3,300 ($3,200 for 2024) and annual out-of-pocket expenses not exceeding $16,600 for 2025 ($16,100 for 2024).

HDHP qualifying deductibles and annual out-of-pocket expenses are indexed for inflation on an annual basis.



Q Can I enroll in both an HSA and a Health Flexible Spending Account (FSA)?

If you enroll in or are covered by a general-purpose FSA or Health Reimbursement Arrangement (HRA) that pays or reimburses for qualified medical expenses, you cannot enroll in or make contributions to an HSA for that coverage period.

However, you may be able to make contributions to an HSA if you are covered under a limited-purpose FSA or HRA. Limited-purpose FSAs and HRAs restrict reimbursements to certain permitted benefits such as vision, dental and preventive care benefits.

Q Does the HDHP have to be in my name to open an HSA?

No, the HDHP does not have to be in your name. You can be eligible for an HSA as long as you have coverage under an HDHP, assuming you meet the other eligibility requirements for contributing to an HSA. You can still be eligible for an HSA even if the HDHP is in your spouse's name.

Q I don't have health insurance. Can I get an HSA?

You cannot enroll in or make contributions to an HSA unless you have coverage under an HDHP.

Q I'm on Medicare. Can I have an HSA?

You're not eligible for an HSA after you've enrolled in Medicare. If you had an HSA before you enrolled in Medicare, you can keep it. However, you cannot make contributions to an HSA after you enroll in Medicare.

> You can still be eligible for an HSA even if the HDHP is in your spouse's name.

HSA Contributions

Q When can I start contributing to my HSA?

You may begin contributing to your HSA on the effective date of your HDHP coverage.

Q How much can I contribute to my HSA?

The IRS has issued the following limits on contributions: Your annual HSA contribution may not exceed IRS limits of $4,300 for 2025 ($4,150 for 2024) for individual coverage or $8,550 for 2025($8,300 for 2024) for family coverage. For individuals age 55 and older, the HSA contribution limit is increased by $1,000. The IRS limits are indexed for inflation on an annual basis and may change from year to year.[1]

Q If I enroll in an HDHP and an HSA mid-year, what is my allowable contribution amount for that year?

Under the last-month rule, if you have HDHP coverage on the first day of the last month of your tax year (December 1 for most taxpayers), you are considered an eligible individual for the entire year. The maximum annual HSA contribution can be made for that tax year, regardless of when, during that year, the HSA was opened. For example, if an individual opens an HSA on June 1, the full contribution allowable by law can be made for that year.[1]

Important Note: Penalties may apply if HDHP coverage does not continue for the next 12-month period known as the testing period. For the last-month rule, the testing period begins with the last month of your tax year (usually December) and ends on the last day on the 12th month following that month. If you fail to remain an eligible individual during the testing period, you may be subject to penalties.[1,3]

Q Is there a deadline for contributions to an HSA in a tax year?

For an established HSA, contributions for the tax year can be made in one or more payments at any time after the tax year has begun and prior to the individual's tax filing deadline (without extensions). For most taxpayers, this is typically April 15 of the year following the tax year for which contributions are made.

Q Who can contribute to my HSA?

Contributions to your HSA can be made by your employer, by you or by both. All contributions are aggregated to determine whether you contributed the maximum allowed.

Q Can couples establish a joint account and both make contributions to the account, including catch-up contributions?

Joint HSA accounts are not permitted. Each spouse should consider establishing an HSA in his or her own name. This allows each of you to make catch-up contributions after age 55.



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Qualified Expenses

Q What qualified medical expenses are allowed for tax-free distributions?

Qualified medical expenses are expenses paid by the account holder for diagnosis, cure, mitigation, treatment or prevention of disease.

Examples of these expenses are prescription drugs, including over-the-counter medications, feminine hygiene products, dental and orthodontic services, and optometrist products and services.[2]

Q Can I use the money in my HSA to pay for the medical care of any family member?

No. You may only withdraw funds to pay for the qualified medical expenses of yourself, your spouse or an eligible dependent for federal tax purposes.[1,3]

Q How do I pay for qualified medical expenses?

Qualified medical expenses can be paid with your PNC BeneFit Plus debit card, using the PNC BeneFit Plus online Bill Pay or by distributing funds from your HSA and transferring the funds to your personal bank account.

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

No, qualified medical expenses may only be reimbursed if the qualified medical expenses are incurred after the date your HSA was established.

Q Who is responsible for determining whether an HSA distribution is used for qualified medical expenses?

As the HSA account holder, you must verify 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.

Q Can I use my HSA to pay for non-health-related expenses?

Any amount of a distribution not used exclusively to pay for qualified medical expenses is includable in gross income of the account holder. Such distributions are subject to an additional 20% tax on the amount, except in the case of distributions made after the account holder's death, disability or attaining age 65.[1,2]

Q What happens to my remaining HSA balance at the end of the year?

Any remaining balance automatically rolls over year after year.

Q Should I keep my receipts?

Yes. You should keep receipts in the event of an audit — you can use the Expense Tracker tool in the PNC BeneFit Plus consumer portal or PNC BeneFit Plus mobile app to warehouse your receipts and simplify your record-keeping.[4]

HSA Investments

Q When can I set up an HSA investment account?

You can set up your HSA investment account at any time. However, your HSA deposit account balance must first satisfy the investment threshold before additional contributions can be invested. The investment threshold is the minimum account balance required to be maintained in your HSA deposit account. You can review the investment threshold by selecting "Manage Investments" from the home page and then selecting "Set Up Investment Transfers."

Q How do I get started with selecting my HSA investments?

Once you log into your account, you have the ability to set up HSA investments at any time. To manage your investment, from the home page:

1. Hover over the Accounts tab and select Investment Summary from the drop-down menu.
2. To establish your investment election percentages, select "Start Investing Now." You may be prompted to answer one of your predefined security questions.
3. To enable automated HSA investment transfers, enter a dollar amount (at or above the noted minimum) to set as your "Investment Transfer Threshold" and follow the prompts. You can change your threshold at any time.
4. View your options and follow the prompts on the Investments / Set Up Investments page to establish your investment elections.

Q What investment options are available?

Your investment options include a variety of mutual funds covering a wide range of asset classes, index and asset allocation funds that you may select to meet your HSA investing objectives. You can view specific fund fact sheets and prospectuses in the PNC BeneFit Plus online portal.

Q Can I set up automatic transfers between my HSA deposit account and my HSA investment account?

Yes. The Investment Auto-Transfer option allows you to set a personal investment threshold at or above the investment threshold. Once your threshold is set and your HSA deposit account balance exceeds the investment threshold by $100 or more, funds will automatically transfer from your deposit account into your investment account. Likewise, if your deposit account balance falls below the threshold by $100 or more, funds will automatically transfer from your investment account to your deposit account.

Additional HSA Questions

Q What happens to my HSA if I change employers, change health plans or retire?

You are the owner of the HSA; the funds in the account are yours, and your account goes with you if you change employers, retire or change health plans.

Q What happens to the money in my HSA if I lose my HDHP coverage or enroll in Medicare?

Funds deposited into your HSA remain in your account and automatically roll over from one year to the next. You may continue to use the HSA funds for qualified medical expenses. You are no longer eligible to contribute to an HSA for months when you are not covered by an HDHP or after you enroll in Medicare.

Q What happens to the money in my Health Savings Account after I turn 65?

Once you turn 65, you can continue to use your account tax-free for out-of-pocket medical expenses. You can also use your account to pay for things other than qualified medical expenses. If used for other expenses, the amount withdrawn will be taxable as income but will not be subject to any other tax penalties.[3] If you have retiree health benefits through your former employer, you can also use your HSA to pay for your share of retiree medical insurance premiums. You cannot use your HSA to purchase a Medicare supplemental insurance or Medigap policy.

Q What happens to the HSA if I die?

If you are married and your spouse is the named beneficiary, he/she becomes the owner of the account and assumes it as his/her own HSA. If the beneficiary is someone other than your spouse, or if you are unmarried, your account will pass to the named beneficiary and will cease to be an HSA. If there is no named beneficiary, the account becomes a part of your estate and will be subject to applicable taxes.

Ready to Help

For more information on your Health Savings Account options, please visit **pnc.com/pncbenefitplus**, call PNC BeneFit Plus Consumer Services at **844-356-9993** or contact your employer.

1 To review annual IRS contribution limits for HSAs, please see **IRS Publication 969** or visit **http://www.irs.gov/pub/irs-pdf/p969.pdf**

2 To view a partial list of qualified medical expenses, see **IRS Publication 502** available at **http://www.irs.gov/pub/irs-pdf/p502.pdf**

3 PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to Health Savings Accounts.

4 Standard message and data rates may apply.

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Please read the PNC BeneFit Plus Health Savings Account Disclosure Statement and Custodial Agreement. Call 1-844-356-9993 for more information. In addition, please carefully read the applicable prospectus for each mutual fund before you invest or send money. You may access the prospectuses online or obtain paper copies by calling 1-844-356-9993. The prospectuses contain more complete information on the mutual funds, including underlying fees, expenses, investment objectives and risks. Some funds may impose a redemption fee under certain circumstances.

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YOUR HEALTHCARE OPTIONS

FREQUENTLY ASKED QUESTIONS

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



Families often need help with child and elder care. A Dependent Care Flexible Spending Account (DCFSA) lets you save on dependent care expenses using pre-tax dollars.[1] You can spend your dependent care account funds on a wide range of care for eligible members of your family. Some of the expenses covered include adult day care, child day care, babysitting, before- and after-school programs, and sick child care.

General

Q Why should I enroll in a DCFSA?

With a DCFSA, you use pre-tax dollars to pay qualified out-of-pocket dependent care expenses. The money you contribute to a DCFSA is not subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck.

- Reduce your overall tax burden[2] – funds are withdrawn from your paycheck for deposit into your account before taxes are deducted. For example, someone in the 30% tax bracket who sets aside $1,000 annually will save $300.
- Take advantage of several convenient payment and reimbursement options.

Q What qualifies as dependent care?

Eligible expenses are daycare expenses for eligible dependents that are incurred so that a single parent or both married parents can work. To qualify, a single parent or both married parents must be employed, or the spouse must be a full-time student.

If you're married and you file a joint return, or you file a single or head-of-household return, the annual IRS limit is $5,000. If you're married and file separate returns, you can each elect $2,500 for the calendar year.

Eligible dependents include:

- Children under age 13 who are claimed as a dependent for tax purposes
- Care of a disabled spouse or disabled dependent of any age

Ineligible expenses:

- Costs already claimed as a dependent care tax credit on your income tax return
- Nursing home, respite care or other residential care centers
- Nighttime babysitting expenses that are not work related
- Expenses while absent from work for more than two weeks at a time
- Costs paid to your own dependents, under age 19, who are caring for your dependents
- Expenses paid for schooling for kindergarten or higher

You can spend your dependent care account funds on a wide range of care for eligible members of your family.

Contributions

Q How much can I contribute to my DCFSA?

Your election may not exceed the maximum amount specified in Section 129 of the Internal Revenue Code. Currently, the maximum annual amount is $5,000 per year ($2,500 each if you are married and file separate returns). Your maximum allocation may not exceed the earned income limitation. If you are single, the earned income limitation is your salary (excluding your contributions to the plan). If you are married, the earned income limitation is the lesser between your salary (excluding your contributions to the plan) or your spouse's salary.

Q What if my spouse participates in a DCFSA?

Contribution limits are based on the IRS limits outlined on the previous page. Please note you may not "double-dip" expenses, meaning expenses reimbursed under your DCFSA may not be reimbursed under your spouse's DCFSA and vice versa.

Q Can I change the amount I contribute to my DCFSA during the year?

The amount you contribute to your DCFSA cannot be changed during the year unless you experience a change in status or a change in the cost or coverage of services.[3] As determined by the IRS, a change in status is an event that causes your dependent to meet or no longer meet eligibility requirements.

Eligible changes in status include:

- Change in legal marital status
- Change in number of dependents due to birth, adoption or death
- Change in employment status
- Change in cost or coverage charges

Qualified Dependents

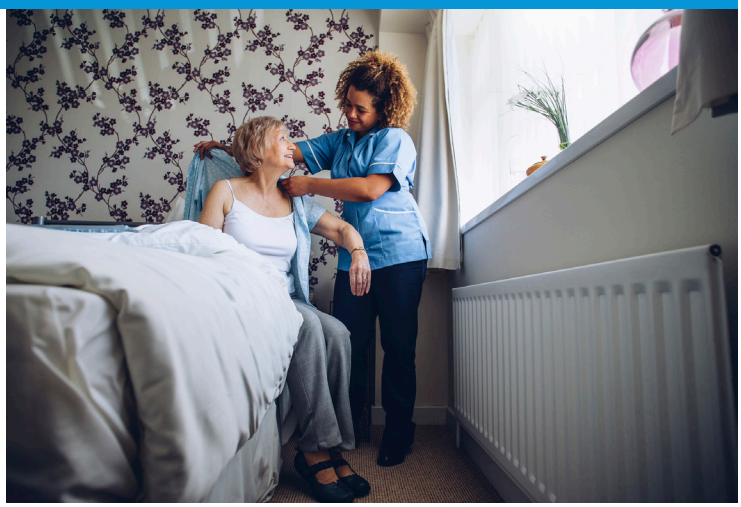
Q Who qualifies as a dependent?

A qualifying dependent is defined by the IRS as:

- Your qualifying child who is your dependent and who was under age 13 when the care was provided
- Your spouse who was not physically or mentally able to care for himself or herself and lived with you for more than half the year
- A person who was not physically or mentally able to care for himself or herself, lived with you for more than half the year, and either was your dependent; or would have been your dependent except that he or she received a gross income of $3,900 or more, filed a joint tax return, or you (or your spouse if filing jointly) could be claimed as a dependent on someone else's tax return

Q If my child turns 13 this year, can I use the DCFSA for the whole year?

No, you may only submit claims for reimbursement for expenses incurred before your child reaches the age of 13.



Q My child is over age 13, has special needs, and is considered disabled. Can I still use my DCFSA to pay for his or her care?

Yes, the IRS allows that a dependent who is not physically or mentally able to care for himself or herself and lived with you for more than half the year qualifies. Since the dependent is over age 13, when submitting the claim on the PNC BeneFit Plus portal, select "Adult" under the category and "Adult Daycare" under the type of expense.

Q Are there special circumstances for divorced or separated parents?

If you are divorced or separated from your spouse and are a parent, IRS guidelines state that even if you cannot claim your child as a dependent, he or she is treated as a qualifying person if:

- The child was under age 13 or was not physically or mentally able to care for himself or herself
- The child received over half of his or her support during the calendar year from one or both parents who are divorced or legally separated under a divorce or separate maintenance decree, or are separated under a written separation agreement, or lived apart at all times during the last six months of the calendar year
- The child was in the custody of one or both parents for more than half the year
- You were the child's custodial parent

The "custodial parent" is the parent with whom the child lived for the greater number of nights during the past calendar year. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. The noncustodial parent cannot treat the child as a qualifying person even if that parent is entitled to claim the child as a dependent under the special rules for a child of divorced or separated parents.

Check with your legal or tax advisor to see if special rules apply to you that would enable your child to be claimed by the noncustodial parent or by both parents.

Expenses

Q What if my eligible dependent care expenses during the plan year are less than the annual amount I have elected?

All money contributed to a DCFSA must be used to reimburse qualified expenses incurred during that plan year.

The unused portion of your DCFSA may not be paid to you in cash or other benefits, including transferring money between FSAs. Funds not used to reimburse eligible expenses by the end of the plan year are forfeited.

Q What are my payment or reimbursement options?

PNC makes it as easy as possible to use your DCFSA. You can pay for eligible expenses in two ways:

- Pay for the expense yourself: If your expenses are unpredictable or if you don't have sufficient funds in your account when it's time to pay for dependent care expenses, you can pay for the qualified expense from another source, and then submit a claim and be reimbursed via direct deposit to your personal bank account or by check.
  - You can submit your dependent care claim for reimbursement through the PNC BeneFit Plus portal, the PNC BeneFit Plus mobile application, or by mailing or faxing a Dependent Care Form to the PNC BeneFit Plus Service Center.[4]
- Pay with your PNC BeneFit Plus debit card: Pay for your dependent care expenses with your PNC BeneFit Plus debit card. Please note you can only pay up to the available balance in your account. It is also important to save your dependent care receipts and/or invoice as it may be required to fully substantiate your claim.

Q Do I have access to my entire DCFSA election amount at the beginning of the year?

No, you will only have access to DCFSA funds that have been deducted from your paycheck each pay period.

Q What happens if my claim amount is greater than the balance in my DCFSA?

If your claim amount that you submit is more than what you have in your DCFSA, you will be reimbursed up to the amount that is in your account, and the rest of your claim will be held until your account is funded. At that time, PNC BeneFit Plus will automatically reimburse you for the rest of your claim.

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Q Do I need to submit a claim request each month for my dependent care expenses?

Automatic dependent care enables participants to be automatically reimbursed for dependent care expenses by filling out one form instead of filing multiple claims throughout your plan year.

Automatic dependent care works in one of two ways:

1. If the cost of care per month *meets or exceeds* your monthly payroll deduction, reimbursement will be issued as payroll deductions to your DCFSA.
2. If the cost of care is *less* than your monthly payroll deductions, reimbursement will be made once per month at the end of the month.

To set up automatic dependent care reimbursement, complete the FSA Automatic Dependent Care Request Form. To download the form, log in to your account and visit the Tools and Support tab.

The FSA Automatic Dependent Care Request Form needs to be completed each plan year. Changes can be made at any time by submitting an updated FSA Automatic Dependent Care Request Form.

Automatic dependent care enables participants to be automatically reimbursed for dependent care expenses by filling out one form instead of filing multiple claims throughout your plan year.

Please consult with a tax advisor to determine whether the FSA plan or the dependent care tax credit is more beneficial in your individual case. Generally, the higher your income, the more beneficial it is to participate in the DCFSA.

Q Is tuition an eligible dependent care expense?

No, fees associated with kindergarten as well as tuition for children in first grade and above are not eligible for reimbursement under a DCFSA. Expenses related to before- and after-school care or nursery school expenses are eligible if the care is primarily custodial in nature.

Q If I participate in the DCFSA, will I still be able to claim the household and dependent care credit on my federal income tax return?

You cannot claim a dependent care tax credit for amounts received under an employer's FSA plan. Please consult with a tax advisor to determine whether the FSA plan or the dependent care tax credit is more beneficial in your individual case. Generally, the higher your income, the more beneficial it is to participate in the DCFSA.



Ready to Help

For more information on your Flexible Spending Account options, please visit **pnc.com/pncbenefitplus**, call PNC BeneFit Plus Consumer Services at **844-356-9993** and/or contact your employer.

Eligibility information based on IRS Publication 503 available at http://www.irs.gov/pub/irs-pdf/p503.pdf unless otherwise noted.

1 PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to Flexible Spending Accounts.

2 Your tax savings will vary based on your specific tax bracket and state of residence. See the IRS Federal Tax Rates on www.irs.gov to calculate your own savings rate.

3 Please consult IRS Regulations regarding Section 125 plans at https://www.irs.gov/pub/irs-regs/td8878.pdf for reference.

4 Standard message and data rates may apply.

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YOUR HEALTHCARE BENEFITS

FREQUENTLY ASKED QUESTIONS

ABOUT FLEXIBLE SPENDING ACCOUNTS



A Flexible Spending Account (FSA) is a tax-advantaged account offered by employers that allows employees to pay for eligible out-of-pocket healthcare and dependent care expenses with pre-tax dollars. FSAs are exempt from federal taxes, Social Security (FICA) taxes and state income taxes.[1]

Common Types of Flexible Spending Accounts

Health Flexible Spending Account (Health FSA)
allows employees to pay for eligible healthcare expenses not covered by insurance with pre-tax dollars.[2]

Limited Purpose Flexible Spending Account (LPFSA)
allows employees to pay for eligible dental, vision and preventive care expenses not covered by insurance with pre-tax dollars.[2]

Dependent Care Flexible Spending Account (DCFSA)
allows employees to pay for qualified dependent care services (e.g., daycare) with pre-tax dollars.

FSA General Questions

Q What are the general features and tax benefits of a Health FSA?[1,2]

- Your contributions are pre-tax or tax-deductible.
- You get immediate access to the full amount of your annual election amount on the first day of your plan year.
- Tax-free distributions are used to pay for qualified medical expenses.

FSA dollars can be used during the plan year; however, they may not carry over from year to year depending on your employer's plan.

For more details, please refer to the "Additional FSA Questions" section at the end of this document.

Q Why should I enroll in an FSA?

With an FSA, your out-of-pocket health and/or dependent care expenses are paid with tax-free dollars.[1]

Q Can I use my FSA to pay for family members' eligible expenses?

You can use your FSA to pay for eligible expenses incurred by you, your spouse and your eligible dependents. Eligible dependents include qualifying children and may include domestic partners if they qualify as a tax dependent.[1]

Q Can I change my FSA election mid-year?

Certain change-in-status events (e.g., marriage, divorce, birth, death, or a change in the cost of dependent care) may allow you to change your election amount.[1] Please refer to your employer's Plan Document for further guidance on qualifying change-in-status events that may impact you.

There is a wide range of healthcare expenses that are eligible for reimbursement under a Health FSA.

Q What are eligible Health FSA expenses?[3]

There is a wide range of healthcare expenses (e.g., medical, dental, co-pays, vision care products and services, office visits, lab work and immunizations) that are eligible for reimbursement under a Health FSA.[1]

Important Note: Expenses are treated as having been incurred at the time the medical care was provided, not when you are formally billed, charged, or pay for the medical expenses. You cannot receive reimbursement for future or projected expenses. All submitted expenses are reviewed for eligibility according to Internal Revenue Code Section 125 guidelines.

Please consult IRS publication 502 available at **http://www.irs.gov/pub/irs-pdf/p502.pdf** for reference.

PNC

For informational purposes only, you may also reference the FSA and HSA Eligible Expenses List (213(d) Eligible Expenses), for a summary of common expenses claimed against Health Flexible Spending Accounts (Health FSAs) and Health Savings Accounts (HSAs), in the "My Resources" tab on the PNC BeneFit Plus Consumer Portal.

Q Am I eligible to participate in a Dependent Care Flexible Spending Account (DCFSA)?

You should refer to your employer's Plan Document for DCFSA eligibility requirements. Most employers, however, offer the DCFSA benefit to eligible employees so they can remain gainfully employed. Employees can use the funds toward eligible expenses incurred for the care of qualifying individuals.

Q What are eligible DCFSA expenses?[1]

In order to remain gainfully employed, you may be required to incur expenses in connection with caring for qualifying individuals. Expenses related to daycare or certain household services may be considered eligible expenses.

For example, you may receive a tax benefit if you paid someone to care for your dependent under age 13, or for your spouse or a dependent who is unable to care for himself or herself.

Please consult IRS publication 503 available at **http://www.irs.gov/pub/irs-pdf/p503.pdf** for reference.

Q What is automatic dependent care reimbursement?

You may be reimbursed automatically for dependent care expenses by filling out one form instead of filing multiple claims throughout your plan year.

To set up automatic dependent care reimbursement, complete the Recurring Dependent Care Request Form (under the "Forms" section of the "My Resources" tab on the PNC BeneFit Plus Consumer Portal).

The Recurring Dependent Care Request Form needs to be completed each plan year. Changes can be made at any time by submitting an updated Recurring Dependent Care Request Form to PNC BeneFit Plus Consumer Services.

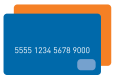
Q How do I access my account information?

Please follow these steps to access your account online:

Go to the PNC BeneFit Plus Consumer Portal login page at **participant.pncbenefitplus.com**

- If you are a new user, click the "Create your new username and password" link.
- If you forgot your username, click the "I forgot my username" link.
- If you forgot your password, click the "I forgot my password" link.





FSA Debit Card Questions

Q How does my PNC BeneFit Plus Debit Card work?

First, activate your card by calling the toll-free number on the activation sticker on your card and following the prompts. Your card allows you to directly access the funds set aside in your FSA and any other accounts you may have through your employer's benefits offering.

Simply use your card when making a purchase or paying for eligible expenses, rather than having to submit for reimbursement later. Remember to save all of your receipts.

Q Will I need a PIN?

Generally, you will not need a PIN to make purchases or pay for services. Just select "credit" at checkout and sign for your purchase. If you would like to use a PIN with your card to make purchases where entering a PIN is allowed, you may obtain a PIN during the card activation process. If you prefer, you can always request or reset a PIN by calling the number on the back of your card.

You may not use your debit card to obtain cash at an ATM or bank branch, nor to obtain cash back with a purchase transaction.

Q What dollar amount can be accessed by my card once it is activated?

Transactions are limited to the amount of money available in your account(s).

You can view your account balance by logging in to your account(s) at **participant.pncbenefitplus.com**, by using the PNC BeneFit Plus Mobile App[4] or by calling PNC BeneFit Plus Consumer Services using the phone number located on the back of your card (1-844-356-9993).



Q Where can I use my PNC BeneFit Plus Debit Card?

Health FSA — The PNC BeneFit Plus Debit Card can be used at healthcare-related merchants, such as hospitals, vision, dental, and doctor's offices. It can also be used at drugstores, pharmacies, and grocery stores that have implemented the IIAS (Inventory Information Approval System) or certified 90% of their gross sales are FSA eligible (see "My Resources" tab on the PNC BeneFit Plus Consumer Portal). As always, save itemized receipts, bills, or statements any time you use your card.

Dependent Care FSA — The PNC BeneFit Plus Debit Card may be used at daycare providers that accept Visa and have a valid merchant category code signifying they are a daycare provider. The debit card may not be used if you pre-pay daycare expenses, since the expense must be incurred before reimbursement can be made from your DCFSA.

Q Whom do I call for questions about my card or if I want additional cards for my dependents?

You may request additional debit cards for your eligible dependents (age 18 or older) online through the PNC BeneFit Plus Consumer Portal (see "Profile" tab). You can call PNC BeneFit Plus Consumer Services using the phone number shown on the back of your card (1-844-356-9993) with any questions.

Q Why might I be asked to provide documentation for a PNC BeneFit Plus Debit Card purchase? Wasn't my payment already approved?

PNC is required to obtain itemized receipts for transactions that are not automatically substantiated at the point of sale. Remember to save all of your receipts. If additional documentation is required to substantiate and approve the claim, PNC will send requests for documentation.

Should a charge remain unsubstantiated 60 days after the date of the card transaction, the debit card will be suspended and placed in a temporary hold status. The debit card will be re-activated as soon as the necessary documentation has been received to substantiate the expense.

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GET IT ON Google Play

Download the PNC BeneFit Plus Mobile App today

1. Go to the App Store® or Google Play™
2. Search for "PNC BeneFit Plus"
3. Download the PNC BeneFit Plus Mobile App

Q What if my card is lost or stolen?

Call the PNC BeneFit Plus Customer Service Center number on the back of your card (1-844-356-9993) to report your card lost or stolen as soon as you realize it is missing. PNC will cancel your current card(s) and issue replacement card(s) to you. You can also report your card lost or stolen via your PNC BeneFit Plus Mobile App[4] or on the PNC BeneFit Plus Consumer Portal at **participant.pncbenefitplus.com**.

If you identify transactions that you do not recognize or did not make, you will need to provide us with a completed dispute form within ninety (90) days after the unauthorized transaction was debited or credited to your account. Please refer to the PNC BeneFit Plus Debit Card Agreement for details.

Filing FSA Claims

Q If I don't use my PNC BeneFit Plus Debit Card for a medical expense, how can I reimburse myself?[3]

If you do not use your PNC BeneFit Plus Debit Card, you may conveniently file claims for reimbursement in several ways:

- **File an online claim.** First, log in to your account. Click on the file claim link on your homepage and follow the steps to enter the details of the claim. You can easily upload any required supporting documentation during the claim filing process.
- **File your claim using the PNC BeneFit Plus Mobile App.**[4] Follow the prompts on your mobile device to complete the claim. You can take a picture of any supporting documentation and securely attach it to your mobile claim for processing.
- **File your claim using the Reimbursement Request Form** (available on the "My Resources" tab). Follow the provided instructions to complete this form. Claims and copies of your supporting documentation can be sent to:

  Mail: PNC BeneFit Plus Consumer Services
  P.O. Box 2865, Fargo, ND 58108-2865

  Fax Number: 855-628-5950

Q What type of documentation is acceptable for reimbursement or substantiation?

Documentation for Health FSA expenses includes a third-party receipt or Explanation of Benefits containing the following information:

- Date(s) of service or purchase(s) made
- Type(s) of service or name(s) of item(s) purchased
- Dollar amount(s) (after insurance, if applicable)[1]

For example, an Explanation of Benefits from your insurance company or itemized statements from the provider are excellent documentation.

Documentation for Dependent Care FSA (DCFSA) expenses includes a third-party receipt containing the following information:

- Date(s) of service
- Dollar amount
- Name of daycare provider

When submitting a receipt for a copayment amount, please be sure the copayment description is on the receipt.

Additional FSA Questions

Q What happens to my FSA if I terminate employment?

Participation in an FSA ends if you terminate employment. This means only expenses incurred prior to the date your participation in the plan ends are eligible for reimbursement. Claims for expenses incurred prior to the termination of your employment must be submitted for reimbursement within the "run out" period. The run out period is explained in your employer's Plan Documents.

Q What is the "run out" period?

The "run out" is a specified period of time after the end of the plan year, or following your termination in the plan, during which you may continue to submit claims incurred during your period of coverage. This is not a period when you are able to continue to incur new expenses, but rather it allows you time to gather and submit expenses before forfeitures are applied.

For example, if your plan has a 90-day "run out" period, you will have 90 days from your date of termination to submit expenses incurred prior to the termination date.

You should refer to your employer's Plan Document for an explanation of how balances will be handled in your FSA.

Q What happens if I do not use all the money in my account by the end of the plan year?

You should refer to your employer's Plan Document for an explanation of how balances will be handled in your FSA. Depending on your employer's plan, you may:

- Have a grace period of up to 2½ months after your plan year ends during which you can continue to incur eligible expenses and any funds left in your account.
- Forfeit any money left unspent in your account at the end of your plan year. This is more commonly known as the "use-it-or-lose-it" rule.
- Carry over up to $550 left in your account from one plan year to the next.

Check with your employer's Plan Document to determine what is applicable for you.

Ready to Help

For more information:

- Visit **pnc.com/pncbenefitplus**
- Call PNC BeneFit Plus Consumer Services at **844-356-9993**
- Contact your employer

1 PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to Health Savings Accounts or other benefit accounts such as FSAs, HRAs or QTAs.

2 To view current IRS annual contribution limits for FSAs, see IRS Publication 969, available at http://www.irs.gov/pub/irs-pdf/p969.pdf

3 To view a partial list of qualified medical expenses, see IRS Publication 502, available at http://www.irs.gov/pub/irs-pdf/p502.pdf

4 Standard message and data rates may apply.

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