



# WATCO COMPANIES, LLC

2020 HSA, FSA & HRA WELCOME KIT



*Customer First – Safety Always!*



# HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account, also known as an HSA, is an individually owned, tax-favored account that allows consumers to pay for qualified

health care expenses. An HSA must be coupled with a high deductible health plan (HDHP) to receive the tax advantages allowed by the IRS. Individuals can make tax-deductible contributions into an HSA and the account can earn interest tax free. HSA funds can then be used to pay for any qualified, out-of-pocket medical expense. HSAs are also commonly used to pay for deductible and prescription drug expenses. Once the deductible is met, the health plan begins paying some or all covered expenses, depending on the plan selected.

## Who is eligible to participate in an HSA?

In general, to be eligible for an HSA, you must meet the following criteria:

- Covered by an HSA-eligible High Deductible Health Plan.
- Not covered by your spouse's health plan, FSA or HRA.
- Not eligible to be claimed as a dependent on someone else's tax return.
- Not enrolled in Medicare, TRICARE or TRICARE for Life.
- Not received veterans administration benefits.

## Individually Owned Account

You own and administer this health savings account. You determine how much you will contribute to your account, when to use your money, and when to reimburse yourself. An HSA allows you to save and "roll over" money if you do not spend it in the calendar year. You must have money in the account before you can spend it. The money is always yours even if you change health plans or jobs.

## What are the benefits of an HSA?

HSAs provide several tax and cost-saving benefits.

- By combining an HSA with a qualified HDHP, you can reduce your insurance premiums.
- Known as a triple-tax savings account, contributions are made tax free, grow tax free and can be withdrawn tax free to pay for a variety of qualified medical expenses, many of which are not covered by traditional health insurance plans. This includes dental visits, prescription drugs, eyeglasses, contact lenses and chiropractor visits.
- Unused funds are rolled over annually, enabling them to be used for future expenses.

## How Do I Put Money Into My HSA?

You can elect to participate in the NueSynergy HSA and have deductions taken from your paycheck on a pre-tax basis and deposited into your account or make after-tax deposits directly to the account. Watco Companies, LLC, will contribute to the active Team Members' HSA accounts.

Watco Companies, LLC, will contribute up to \$300 for an individual and \$500 for a family per year. Contributions are made twice a year on January 1 and July 1.

CONTRIBUTION LIMITS	2019	2020
INDIVIDUAL	\$3,500	\$3,550
FAMILY	\$7,000	\$7,100
CATCH UP (55 OR OLDER)	\$1,000	\$1,000

## HSA investment account

Put your HSA dollars to work and help increase the amount of money you have to pay for future medical expenses with the HSA investment account. You must have at least \$1,000 in your HSA to establish the investment portion. Once your account is open, you will be able to invest any amount above the \$1,000 minimum in your HSA. The fee for the investment account is \$2.50 per month.

### Step one

Click on your HSA account under **Your Accounts** and choose the **Investment** tab to see your investment options or current status to invest.

### Step two

Once you have reached the minimum balance requirement in your HSA, you will have the option to complete the investment account application.

### Step three

Once your investment account is set up, the **Investment** tab will direct you to your investment summary page to adjust allocations, see monthly statements and more.

# FLEXIBLE SPENDING ACCOUNT (FSA)

Flexible Spending Accounts are a great way to set aside a portion of your salary on a pre-tax basis to pay for eligible healthcare and/or dependent care expenses. The amount you choose to contribute is taken out of your paycheck in equal amounts each pay period. **Note:** You must reroll for flexible spending every year. There are three ways to maximize your pre-tax savings:

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## Full Purpose FSA

- Can be used with the HRA Plan
- Pre-tax fund for qualified medical, RX, dental & vision expenses not covered by insurance
- \$500 maximum rollover per year; Use-it-or-Lose it rule applies
- 2020 medical limit is \$2,700

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## Limited Purpose FSA

- Can be used with HSA
- Pre-tax fund for qualified dental and vision expenses only
- \$500 maximum rollover per year; Use-it-or-Lose it rule applies
- 2020 medical limit is \$2,700

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## Dependent Care FSA – expenses incurred while you work

- Can be used for Child Care or care of a disabled dependent
- Eligible dependents
  - Children under age 13
  - Dependents of any age who are incapable of self-support and whom you claim as a dependent on your income tax return
- 2020 dependent care limit is
  - \$5,000, if married filing jointly
  - \$2,500, if single or married filing separately

### Use it or Lose it

It is important that you carefully estimate your out-of-pocket expenses in determining your pre-tax contribution in the FSA. Team Members can roll over up to \$500 in unused funds to 2020, and funds over \$500 will be forfeited.

# HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

Effective January 1, 2020, Watco is partnering with NueSynergy for HRA administration. Team members enrolled in the plan will receive a debit card that can be used for ANY medical expenses, excluding prescriptions and over-the-counter items. Be sure to look for your card in the mail prior to the new year.

### Tools for HSA , FSA and HRA

#### NueSynergy Mobile

- File a claim and submit documentation
- Check balances and transaction history
- View plan communications

#### NueSynergy Benefits Debit Card

- Online and mobile account access to conveniently manage transactions
- Ability to access multiple benefit accounts with one card

### NueSynergy Participant Website

Convenient and secure access 24/7 to:

- Benefit account details
- File a claim
- View communications
- Access educational videos and planning calculators

#### Questions?

Contact NueSynergy at [www.nuesynergy.com](http://www.nuesynergy.com) or 855-890-7239.







## ONLINE REGISTRATION

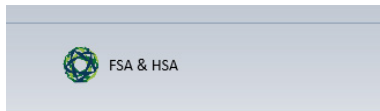
Accessing your account through the online member portal will enable you to submit claims electronically for faster approval, as well as access balance and claims history, important communications and more.

### Step one

Go to <https://go.watcocompanies.com> and enter your Watco employee ID and password.

### Step two

Click on the **FSA & HSA & HRA** icon.



Success! You are now logged into your NueSynergy account.

## Accessing Your Account Online

### Step one

Sign in to your account and click **Your Account** on the personal dashboard.

### Step two

You can manage your account by selecting the tabs located above your account summary.

## FSA & HRA feature guide

- **Dashboard:** Takes you back to the home screen of your portal.
- **Transactions:** Details all transaction activity on your account including transaction date, type, description and plan year.
- **Submit a claim:** One of the easiest ways to submit your claim for reimbursement is by completing our online claim form.

## HSA feature guide

- **Accounts list:** Access both your current and previous monthly e-statements.
- **Contributions:** Provides real-time, current year contribution totals, previous year contributions, and IRS limits. Enables you to make a post-tax contribution to your HSA, add other personal accounts you want to use to fund your HSA, as well as track pending contributions.
- **Transactions:** Details all transaction activity on your account including transaction date, type, description

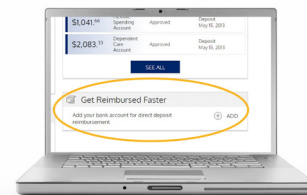
and plan year.

- **Investment:** Once you're eligible, you can participate in a suite of mutual funds.
- **Bill pay:** Schedule a check payment to your doctor or reimburse yourself for an out-of-pocket expense.

## Online Direct Deposit

### Step one

After registering, sign in to your account and select **Get Reimbursed Faster** on the homepage.



### Step two

Review the example on the screen of where to find your routing and account number on your check. Input both numbers exactly as they appear on your check. Click **Save**.



You've successfully completed the online direct deposit process.

# DEBIT CARD

The NueSynergy debit card is a convenient method to cover out-of-pocket medical expenses for you, your spouse and/or any tax dependents. There are strict IRS regulations on where the debit card can be used and when follow-up documentation is required to substantiate a qualified expense. It is important that you take a moment to understand how it works. HRA and HSA participants will automatically receive a card. Your eligible spouse or dependent may also receive a debit card by completing the Debit Card Enrollment form.

## Where is the debit card accepted?

Participants can use the debit card at qualified merchants to pay for qualified items. FSA and HSA participants may use the card to pay for office visit copays, deductible-related expenses, prescriptions, dental work (including orthodontia), and eyeglasses and contacts. HRA participants may use the card for deductible expenses only, excluding prescriptions.

## How does NueSynergy verify that the debit card is used for qualified expenses?

The IRS has imposed limitations to ensure the card is used only for qualified expenses. When the card is swiped at a qualified merchant and there is a sufficient balance available in the participant's account, the qualified purchase will be paid directly from the benefit account.

The IRS requires participants to keep all expense receipts for seven years in the event of a tax audit. NueSynergy is required by the IRS to verify the transaction if there is a discrepancy or unusual transaction amount. If it cannot be electronically substantiated you will receive a notification via email to submit a third-party receipt showing the date of service, description or type of treatment and the amount owed.

All plan communication is provided by email or online via the member portal. **It is important to notify NueSynergy if you change your email address.**

## What are the advantages of using the card?

Participants who use the card at qualified merchants may pay for eligible expenses without having to submit a claim and wait for reimbursement. Participants can log on to [go.watcocompanies.com](https://go.watcocompanies.com) and select the **FSA & HSA & HRA** icon for real-time account information including balance, deposits made, and a list of pending and completed payments.

Expenses for the exact amount at the same provider can be set up as a recurring transaction. When you submit your initial documentation, please include a note stating the transaction will be a recurring expense. This will prevent the need for additional documentation on future purchases of the same item purchased at the same provider.

## Do I have to use the card for claim reimbursement?

No. There will be times when a merchant does not accept the debit card. This does not mean that the expense is not eligible. Participants will need to pay for the expense from their personal funds and then submit a claim for reimbursement. Claim forms can be found by logging in at [go.watcocompanies.com](https://go.watcocompanies.com) and selecting the **FSA & HSA & HRA** icon.

## How do I send required documentation for substantiation of card transactions?

You can submit documentation by using NueSynergy Mobile, your member portal, by faxing, emailing or mailing completed forms and copies of bills, receipts, or invoices to:

NueSynergy  
4601 College Blvd, Suite 280, Leawood, KS 66211  
Fax: 855.890.7238  
Email: [customerservice@nuesynergy.com](mailto:customerservice@nuesynergy.com)

### Step one

Log in to your account at [go.watcocompanies.com](https://go.watcocompanies.com) and choose the **FSA & HSA & HRA** icon and select **Claims > Claims Activity** from the navigation menu.

### Step two

Click **Add Receipt** under **Action Needed** to attach your electronic claims documentation.

### Step three

Drag and drop, or click **Browse**, to select your electronic documentation. Click **Submit** to attach the documentation to your debit card transaction. Your receipt has now been attached and is pending approval from NueSynergy.



## NUESYNERGY MOBILE

NueSynergy is excited to offer you a new way to access your account! Download the NueSynergy Mobile app on your Apple or Android mobile device for a single access point to manage your benefit accounts.

Use NueSynergy Mobile to

- see detailed account information;
- view your account balance and recent transactions;
- view all email and SMS alerts;
- contact administrator from mobile application via email or mobile phone;
- submit a claim for substantiation;
- upload a receipt or bill to attach to a new or existing claim or debit card transaction for approval.

### Step one

Download the NueSynergy Mobile app from the App Store or GooglePlay. Select **Install** and accept app permissions.

## FILING A CLAIM

### Online

One of the easiest ways to submit your claim for reimbursement is by completing our online claim form. Once your claim is processed an email notification is sent to confirm approval or request additional documentation.

#### Step one

Sign in at [go.watcocompanies.com](http://go.watcocompanies.com) and choose the **FSA & HSA & HRA** icon. Log in to your account, click **Claims** and select **Submit Claim for Reimbursement**.

#### Step two

Enter your claim detail and upload your scanned receipts. Read the certification statement and check the box to agree. Click **Submit**.

### NueSynergy Mobile

Filing a claim on NueSynergy Mobile is fast and easy. Once your claim is processed, an email notification will be sent to your email on file confirming approval or requesting additional documentation.

### Step two

Select **Register** at the bottom of the sign in screen. Create a new username and password. This will be different than your Watco participant portal username and password.

### Step three

Complete the registration steps on the screen. Your **Employer ID is NUEWATCO**. Your **Employee ID is your Watco Employee ID**. You now have access to your account on NueSynergy Mobile.

### Step one

Log in to NueSynergy Mobile. Click **Claims**, then click **+** in the top right corner to add an expense or submit a claim.

### Step two

Fill out all required information to submit a claim. Click **Preview**, then review your information and click **Submit**.

### Paper claim

Download a form by going to [go.watcocompanies.com](http://go.watcocompanies.com) and selecting the **FSA & HSA & HRA** icon.

Claims can be faxed to 855.890.7238 or emailed to [customerservice@nuesynergy.com](mailto:customerservice@nuesynergy.com).



# ELIGIBLE EXPENSES

## HSA and Full Purpose FSA Expenses

The IRS allows certain medical, dental, vision and related services to be reimbursed through an HSA. Below is a partial list of expenses that qualify for reimbursement. Over-the-counter (OTC) medications prescribed by a physician, while not listed below, are still eligible for reimbursement. This list is subject to change without notice due to new legislation. For a complete list, log on to [go.watcocompanies.com](http://go.watcocompanies.com) and choose the **FSA & HSA & HRA** icon.

- Ambulance service
- Bandages, Band-Aids, wraps, and splints
- Chiropractor professional fees
- Contact lenses / solution
- Dental treatment (exams, x-rays, fillings, root canals, dentures, and orthodontia; cosmetic treatments not allowed)
- Drugs (prescriptions)
- Physical therapy
- Eyeglasses, prescription
- Hospital services
- Orthodontia

## Dependent Care FSA eligible expenses

The IRS allows certain dependent care related services to be reimbursed through an FSA. The below list of services are common FSA-eligible dependent care expenses. This list is subject to change without notice due to new legislation. For a complete list of eligible Dependent Care FSA expenses please go to [go.watcocompanies.com](http://go.watcocompanies.com) and choose the **FSA & HAS & HRA** icon.

- Activity fees
- Babysitting (work-related, in your home or someone else's home)
- Before or after school programs
- Preschool
- Sick child care
- Summer day camp
- Adult day care center
- Elder care (while you work, in your home or someone else's)
- Custodial elder care (work-related)
- Senior day care

## Limited Purpose FSA eligible expenses

The IRS allows certain dental, vision and related services to be reimbursed through an FSA. Below is a partial list of expenses that qualify for FSA reimbursement. OTC medications prescribed by a physician, while not listed below, are still eligible for FSA reimbursement. This list is subject to change without notice due to new legislation. For a complete list, log on to [go.watcocompanies.com](http://go.watcocompanies.com) and choose the **FSA & HSA & HRA** icon.

- Artificial teeth
- Contact lenses, solution, equipment & materials
- Dental treatment (includes exams, x-rays, fillings, root canals, gum disease treatment, crowns, bridges, dentures, implants, and orthodontia; does not include cosmetic treatments such as teeth whitening, bonding, etc.)
- Dental coinsurance, copayments, & deductibles
- Dentures
- Eye surgery (includes cataract, LASIK, etc.)
- Eyeglasses, prescription (includes prescription sunglasses and over-the-counter reading glasses)
- Occlusal guards
- Orthodontia
- Vision coinsurance, copayments & deductibles

## HRA eligible expenses

Effective January 1, 2020 HSA dollars can be used for any medical expenses excluding prescriptions and over-the-counter items.







## FREQUENTLY ASKED QUESTIONS

A complete list of FAQ's can be found by going to [go.watcocompanies.com](https://go.watcocompanies.com) and selecting the **FSA & HSA & HRA** icon.

### Q: Do I need to reelect my account each year?

A: You must reenroll each plan year if you have an FSA (Full Purpose, Dependent Care, or Limited Purpose). If you have an HSA or HRA, you do not, however, if you have an HSA, you must elect the HSA insurance plan to continue to make HSA contributions. You are automatically enrolled in the HRA by choosing the HRA medical plan.

### Q: How do I find out what expenses are considered eligible under my account?

A: The easiest way to find out if an expense is considered eligible is to go to [go.watcocompanies.com](https://go.watcocompanies.com) and select the **FSA & HSA & HRA** icon. There you will find an extensive list of eligible expenses.

### Q: What is the deadline for incurring an eligible expense within a plan year and for filing a claim?

A: If you are actively employed and you have a positive balance in your Full Purpose FSA, Limited Purpose FSA, or HRA at the end of the plan year (December 31), you have until March 31 of the following plan year to file a claim for reimbursement. All expenses for Full Purpose FSAs, Limited Purpose FSAs, Dependent Care FSAs, and HRAs must be incurred by December 31. Dependent Care does not have a rollover. See **When are carryover funds available for the member?** for more information. If you have an HSA and the eligible expense was incurred while the account was open and active, you are able to reimburse yourself for the expense at any time.

### Q: Are over-the-counter items eligible for reimbursement under my FSA or HSA?

A: OTC medications and drugs require a prescription from your doctor in order to be reimbursed through an FSA or HSA. Your HRA is for medical deductible or co-pay expenses only, excluding prescriptions. There are, however, many OTC items that do not require a prescription to be reimbursed, such as contact lens supplies, Band-Aids, elastic bandages, insulin and diabetic supplies, ostomy products, hearing aid batteries, cotton balls, and first aid.

### Q: Will I have to submit my receipts to NueSynergy after using my NueSynergy debit card?

A: The IRS requires participants to keep all receipts for FSA, HRA and HSA expenses for seven years in the event of a tax audit. Though NueSynergy will not require expense documentation for the HSA, if a transaction cannot be electronically substantiated, for either the FSA or HRA, the participant will be sent a notification via email to submit a third-party receipt or explanation of benefits (EOB) showing the date of service, description or type of treatment and the amount owed.

### Q: Is there a deadline to submit my debit card enrollment form?

A: No, you can submit your NueSynergy Debit Card Enrollment form to NueSynergy at any time.

### Q: What happens to my account if I retire or leave Watco employment mid-year?

A: Your FSA accounts will terminate at the end of the month following your last date of employment. For Full Purpose FSAs and Limited Purpose FSAs, expenses incurred while active may continue to be submitted for reimbursement up to 90 days following the date of termination. For the Dependent Care FSA, expenses may continue to be incurred after the termination date and submitted for reimbursement before the 90-day expiration. Since you own your HSA just like your personal checking account, it will remain open and available to you even after your termination date.

### Q: If I experience a qualifying event, when will the change become effective?

A: According to Section 125 of the IRS tax code, all eligible changes must be made on a prospective or "future forward" basis. Participants have 31 days to inform Watco Companies, in writing, of a qualified change in status. The effective date of the change will be the first of the month following the receipt and approval of the change request by Watco Companies. For example, if a participant gets married on March 31 and does not submit a Change in Status form requesting to increase/decrease their contribution until April 10, the effective date of the change would be May 1.

### Q: Can an individual have an HSA and FSA at same time?

A: Yes, provided the FSA is a Limited Purpose FSA, which is typically used to pay for vision and dental expenses.

## FSA

### Q: I don't like the "Use-it-or-lose-it" FSA rule. Why can't my unused funds roll over from year to year?

A: Section 125 of the IRS tax code determines many of the rules and regulations for FSAs that plan administrators (Watco Companies) must follow. In particular, one rule states that there may be no deferral of compensation. Specifically, money contributed in one plan year cannot be used or deferred to pay for benefits in another plan year (except during the grace period).

### Q: When are FSA carryover funds available for the member?

A: Healthcare FSA to Healthcare FSA carryover

As of December 31 any funds up to \$500 remaining in the Full Purpose FSA will immediately carryover on the first day of the new plan year. This means that the carryover amount is simultaneously available to pay previous plan year expenses and current plan year expenses during the previous plan year run-out period.

Full Purpose FSA to Limited Purpose FSA carryover

Funds remaining in the Full Purpose FSA as of December 31 can only be used for previous plan year dates of service until the end of the plan run-out 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, with any remaining funds.

**Q: If I go on a leave of absence, what are my contribution options?**

A: When a participant goes on a leave of absence there are three options available:

- Make a lump-sum pre-payment for the time you're going to be gone, if known.
- Make after-tax contributions via personal check to Watco Companies while on leave.
- Make a catch-up contribution upon the employee's return from leave.

Note: If catch up contributions are not made then the absence will be considered a period of no coverage and claims incurred during this time will not be reimbursable.

**Q: My 10-year-old step-daughter will be living with me until the end of the school year. After that, she is moving in with her biological father. I had included her expenses when calculating my annual election during Open Enrollment. Can I lower my contribution amount after she moves out?**

A: Yes, a change in residence of a dependent child is a qualifying event that allows for a mid-year election change.

**Q: When I submit a Dependent Care FSA claim should I claim only what I've contributed for that month or what I actually incurred in daycare costs?**

A: You should claim what you actually incurred in daycare costs. NueSynergy will keep track of your Dependent Care FSA claim and will reimburse you as contributions are made to the account.

## HSA

**Q: Can a person have more than one Health Savings Account?**

A: Yes, as long as the combination of the contributions to the accounts do not exceed the yearly contribution limit.

**Q: What happens if I am no longer covered under an HSA-eligible high deductible health plan (HDHP)?**

A: You can continue to use the funds in the HSA to pay for eligible medical expenses. However, you cannot make additional contributions to the account if you are no longer covered under a qualified high deductible health plan.

**Q: What happens when I turn 65?**

A: Once enrolled in Social Security, you are automatically enrolled in Medicare Part A, which would make the account holder no longer eligible to contribute to the HSA. However, funds may still be used to pay for medical expenses. If you withdraw HSA funds for ineligible expenses at age 65 you will pay taxes on the amount, but no penalty. If you do not enroll in Medicare you may continue to contribute to your HSA.

**Q: A parent can allow a child to stay on the family insurance until the age of 26. Can the parent use the HSA money to pay for medical expenses for that child?**

A: HSA dollars can be spent on the account holder's spouse and any people claimed as dependents on the account holder's taxes. If a child is covered by the insurance but is NOT a dependent on the account holder's taxes, HSA dollars cannot be spent for the child's medical expenses.

**Q: What tax forms will the I receive for the HSA?**

A: IRS Form 1099-SA and IRS Form 5498-SA are available online at [go.watcocompanies.com](http://go.watcocompanies.com). Tax forms are located in **HSA Account Details** under **Tax Forms**. Form 1099-SA is available by January 31 and details the total distributions (withdrawals) made from the HSA during the previous tax year. NOTE: You will only receive this tax form if you had distributions during the previous tax year. Form 5498-SA is available by May 31 and details the total contributions (deposits) made to the HSA during the previous tax year. NOTE: You will only receive this tax form if you had contributions during the previous tax year.

**Q: Why does the account holder not receive IRS Form 5498-SA until May 31?**

A: Account holders have until April 15 to make contributions to the HSA for the previous year. The IRS allows Form 5498-SA to be sent after the contribution deadline to ensure that all contributions (including those made before April 15 for the previous year) are reported.

**Q: Do I need to send copies of these forms to the IRS?**

A: No. NueSynergy's custodian partner, Alegeus, sends a copy to account holders and to the IRS. You should keep the copy they receive for their records.

**Q: What if there is a mistake on one of the tax forms?**

A: If you notice an error on one of the tax forms received, notify NueSynergy of the error immediately at 855.890.7239.

**Q: What if both spouses have their own HSA – do each have to complete a separate Form 8889?**

A: If both spouses have their own HSA, they must both complete separate forms.

**Q: What tax forms do I need to complete for the HSA?**

A: In addition to completing their IRS Form 1040, account holders may also need to complete IRS Form 8889 and submit it with their tax return. The purpose of Form 8889 is to report any contributions made to the HSA (whether made by the account holder, the employer, or both), and to report distributions made from the HSA. If the account holder (or someone on his/her behalf, such as the employer) made contributions to the HSA, they received distributions from the HSA, or they acquired an interest in an HSA due to the death of the account owner during the previous tax year, they must file Form 8889.

**Q: Can I pay for OTC drugs and medicines with the HSA?**

A: Qualified medical expense for HSAs do not include OTC drugs unless it is accompanied by a prescription or is insulin.

**Q: Can I reimburse myself for medical expenses that occurred prior to the account opening?**

A: No, only medical expenses that occur after the account is opened and has a positive balance can be reimbursed from the account.



## FREQUENTLY ASKED QUESTIONS (CONT)

A complete list of FAQ's can be found by going to [go.watcocompanies.com](https://go.watcocompanies.com) and selecting the **FSA & HSA & HRA** icon.

### Q: What if I make a non-qualified distribution from the HSA?

A: If you withdraws funds from your HSA for a non-qualified expense, you must report the amount as income on IRS Form 8889 and pay a 20% penalty on the amount of the non-qualified distribution. There are several exceptions to the penalty, including distributions made after the account owner dies, becomes disabled or turns 65. This should be indicated on Form 8889. You may also repay a distribution, provided the distribution was made because of a mistake of fact. You have until April 15 following the year in which the mistake is discovered. To replace a mistaken distribution taken from the NueSynergy HSA, simply complete a Distribution Reversal Form available at [go.watcocompanies.com](https://go.watcocompanies.com) under the **FSA & HAS & HRA** icon or contact customer service at **855.890.7239**.

### Q: If I pay a medical expense out of pocket, how do I get reimbursed?

A: You may reimburse yourself at [go.watcocompanies.com](https://go.watcocompanies.com). Click the **FSA & HSA & HRA** and select **Health Savings Account** from **Your Accounts** section on the personal dashboard. Choose the **Bill Pay** tab once on the **HSA Account Details** page.

### Q: What if I over-contribute to my HSA?

A: To withdraw an excess contribution, you can complete an HSA Distribution Form and indicate the information pertaining to the excess contribution under the section Distribution Reason. You may also call our HSA customer service to assist you with the process.

### Q: Who can contribute to an HSA?

A: Any individual who meets the eligibility requirements can contribute to an HSA. The employee, the employer, or both can contribute to the HSA in a given year. HSA contribution limits are determined by the IRS and adjusted annually for inflation.

### Q: What is the latest date one can contribute to an HSA?

A: Account holders have until April 15 of the following year to make contributions for the current tax year. The contribution must be credited to the account by April 15. All deposits are credited as current year contributions unless otherwise noted.







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