

Welcome to 2026 Open Enrollment: Flexible Spending Accounts

Your introduction to financial health benefit accounts



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Open enrollment is your once-a-year chance to choose a health plan that meets your needs and allows you to save income tax-free. Optum Financial® helps you reduce health care costs, so you can spend more on the things you love, offering:



Ways to save

Choose accounts to help you with life's most important expenses:

- Health care Flexible Spending Accounts
- Dependent care Flexible Spending Accounts
- Health Reimbursement Account



Easy payments

Payment cards that can be used most anywhere and digital wallet capabilities (offered for some account types)



Easy-to-use technology

Innovative tools, including an app, help you use, manage and maximize your accounts



Hands-on resources

Information at your fingertips through engaging videos, courses, flyers, webinars and more

Let's look at the range of financial health benefit accounts that fit your ever-evolving needs and help you save income tax-free along the way.

Flexible spending account (FSA)



What's an FSA?

A flexible spending account (FSA) gives you tax-advantaged money up front for your health care needs.

2026 IRS Contribution Limits:

Health Care FSA - \$3,400 Individual

Dependent Care FSA - \$7,500 per year for couples filing jointly or single parent; \$3,750 per year per parent filing separately.

Why consider an FSA?

- 1 Access your dollars from day one:** Your FSA funds are available as soon as your plan year begins, even before you contribute. Deposits are exempt from income tax.
- 2 Spend tax-advantaged money:** Dollars spent on eligible medical expenses are income tax-free, meaning your dollars are added pre-tax through payroll contributions.
- 3 Remember to spend it:** FSAs can differ by employer. FSAs generally do not allow you to use your funds after a specified date. However, your employer may offer grace periods that extend the time you may use your account, and some offer rollovers of unused funds. Check your employer plan documents to see what your FSA allows.

3 types of FSAs and how to use them



Health care FSA

The health care FSA helps pay for certain medical, dental, vision, prescription drug and eligible over-the-counter expenses:

- Acupuncture
- Anesthesia
- Alcoholism treatment
- Bandages
- Blood pressure monitor
- Chiropractic care
- Copayments
- Contact lenses
- Deductibles
- Eyeglasses
- Eye surgery
- First aid kits
- Flu shots
- Hearing aids
- Lab fees
- LASIK
- Learning disability treatments
- Orthodontia



Dependent care (DCFSA)

This FSA allows use of pre-tax dollars to pay for eligible dependent care services incurred while you work:

- After-school program
- Babysitting
- Childcare
- Nanny
- Nursery school
- Preschool
- Sick childcare
- Summer day camp

An example of FSA savings potential

Here's how you can save by contributing to your FSA

If you earn \$41,600/year and contribute \$2,000/year to your FSA, you will save **\$1,407**.

	FSA contribution	No contribution
Annual pay	\$41,600	\$41,600
Less pre-tax FSA contribution	(\$2,000)	—
Taxable income	\$39,600	\$41,600
Less federal income and Social Security taxes*	(\$11,741)	(\$12,334)
After-tax income	\$27,859	\$29,266

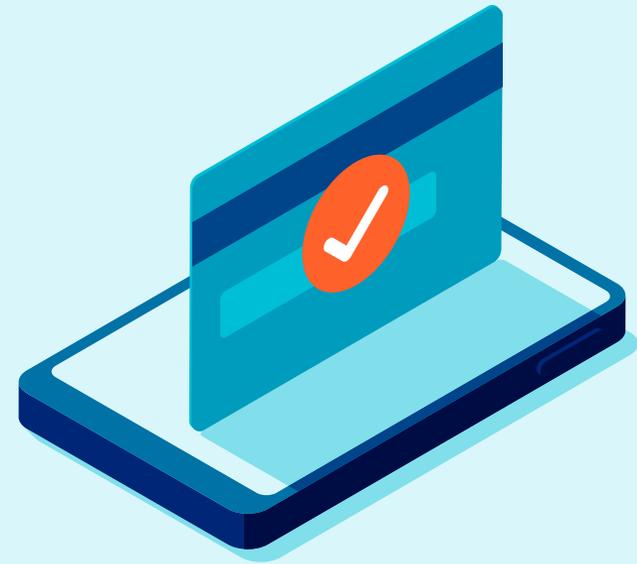
\$1,407 savings



That's
\$1,407
in potential income
tax savings

*Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your circumstances.

Health reimbursement arrangement (HRA)



What's an HRA?

A health reimbursement account (HRA) is an employer-funded plan that helps cover health care costs for eligible expenses.

You can use HRA funds to pay for any qualified medical expense for you, your spouse or your eligible dependents.

Your HRA is employer-funded by your participation in the Weis Markets Healthy Blue Rewards Program. The total available funds may change each year; please consult your benefits contact for more information.

Important things to know:

- Allowed with most types of health plans
- Funds are not taxable to associates
- Funds can be used without having to submit paper claim forms if filling a prescription thru Weis' pharmacy
- Your unused funds can roll over from year-to-year provide time type remains full-time.

How does an HRA work?

Your employer funds your account and determines:

- 1 The annual contribution amount
- 2 When funds are available
- 3 If funds roll over from year to year

You use your account for eligible expenses:

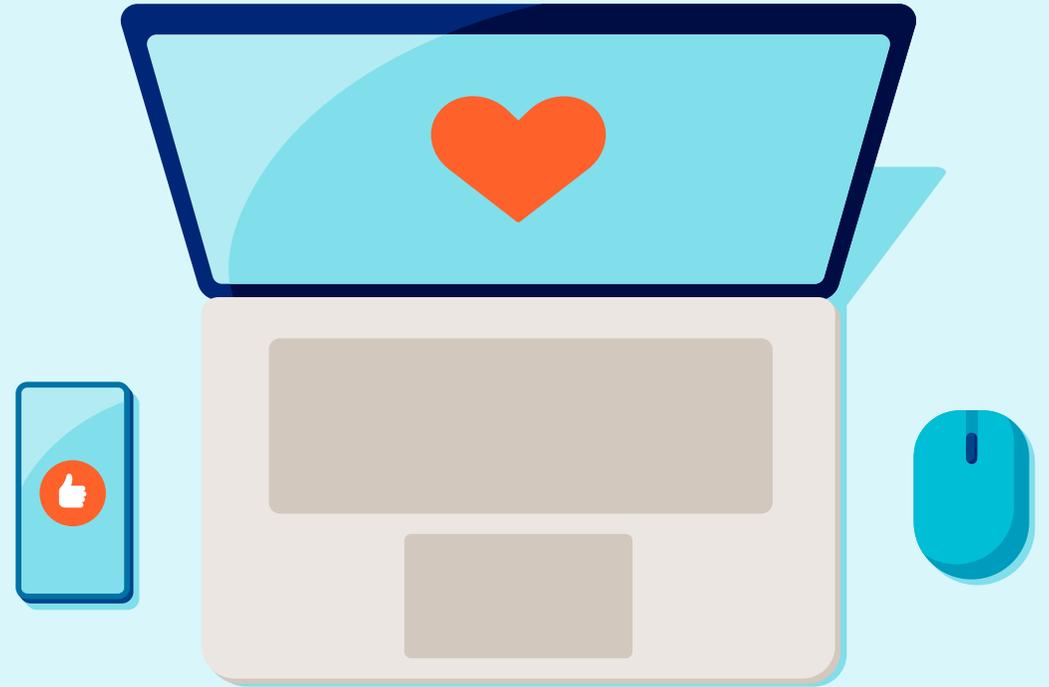
1. Check your account balance regularly to know how much you have available to spend on eligible expenses.
2. Pay for eligible expenses using your payment card or by using personal funds and submitting a claim. Or send a payment directly to your provider from your account.

What's eligible with an HRA?

Some qualified health care expenses include:

- Acupuncture
- Chiropractic care
- Eye exams, glasses and contacts
- Flu shots
- Nursing services
- Orthodontia (non-cosmetic)
- Physical exams
- Physical therapy
- Prescription drugs and refills
- Psychiatric care
- Sunscreen (SPF 15+)
- Wheelchairs, walkers, crutches and canes

Health account resources



How to access your accounts with Optum Financial*

Online

- Check your balance
- Make deposits
- Pay bills
- Submit receipts
- Reimburse yourself
- Manage your investment activity

App

- Pay bills, track payment and reimburse yourself
- Check your balance
- Search for qualified medical expenses
- Capture and submit receipts easily deposit funds
- Calculate your contributions
- Update your beneficiary

Payment card

- Pay the easier way at the doctor's office, chiropractor or pharmacy
- Pay for qualified medical expenses online

*Features may differ depending on the account you have.

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Health savings accounts (HSAs) are individual accounts largely held at Optum Bank®, Member FDIC, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details.

Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, “Employer-Sponsored Plans”) are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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