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Important information

- This overview is not meant to serve as a comprehensive description of the insurance benefits offered by PEBA.
- More information can be found in the following:
- <u>Benefits Administrator Manual</u>; and
 <u>Insurance Benefits Guide</u>.
- The plan of benefits documents, certificates of coverage and benefits contracts contain complete descriptions of the insurance benefits offered by or through PEBA. Their terms and conditions govern all these benefits.

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Medical Spending Account (MSA)

- Available to all eligible employees except those enrolled in a Health Savings Account (HSA).
 Contribution limit: \$3,300.

- Carry over up to \$660 in unused funds to next plan year.

 • Forfeit funds over \$660 left in account after the reimbursement deadline.
- March 31 deadline to submit claims for previous
- Monthly administration fee of \$2.14.

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MSA eligible expenses Deductibles, coinsurance and copayments. Medically necessary expenses. Prescription medications and approved over-the-counter medications. See the complete list of eligible expenses under Resources at www.asiflex.com/SCMoney Plus.

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MSA carryover

- Carry over up to \$660 in unused funds to next plan year.
- Example: Contribute \$2,000 in 2025 and incur \$1,200 in eligible expenses during 2025, leaving an \$800 balance.

 - \$660 of unused funds carries over to 2025.
 Forfeit \$140 of unused funds after the March 31 reimbursement deadline.

 - Options for 2026:
 Can reerroll during open enrollment and contribute the maximum in 2026 in addition to the \$660 carryover; or
 Can use carryover funds only in 2026 without reenrolling.
- Forfeit funds over \$660 left in account after the March 31 reimbursement deadline.

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Limited-use Medical Spending Account

- Contribution limit: \$3,300.

 All funds available when benefits begin.
- Carry over up to \$660 in unused funds to next plan year.

 • Forfeit funds over \$660 left in account after the reimbursement deadline.
- March 31 deadline to submit claims for previous
- Monthly administration fee of \$2.14.

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Limited-use MSA elig expenses	ible	
 Dental expenses. 		
 Vision care expenses. 		
 Using a Limited-use MSA allows employees to save HSA funds for future medical expenses. 		
See the complete list of eligible expenses under Resources at www.asiflex.com/SCMoney Plus.		

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Limited-use MSA carryover

- Carry over up to \$660 in unused funds to next plan year.
- Example: Contribute \$2,000 in 2025 and incur \$1,200 in eligible expenses during 2025, leaving an \$800 balance.

 - \$660 of unused funds carries over to 2026.
 Forfeit \$140 of unused funds after the March 31 reimbursement deadline.

 - Options for 2026:
 Can reerroll during open enrollment and contribute the maximum in 2026 in addition to the \$660 carryover; or
 Can use carryover funds only in 2026 without reenrolling.
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Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

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