

PRODUCT OVERVIEW

Medical Flexible Spending Account (FSA)

- A Medical FSA allows employees to set aside pre-tax dollars to pay for eligible medical, dental and vision expenses.
- The full election amount is available on the first day of the plan year.
- The annual election amount is funded with employee payroll deductions each pay cycle.
- The election amount remains constant for the duration of the plan year.
- Eligible employees who are not actively contributing to an HSA can enroll in the Medical FSA.
- For an eligible expense list, follow this [link](#).

Health Savings Account (HSA)

- Individually owned triple-tax advantage accounts that allow employees to:
 - Use pre-tax dollars on qualified medical expenses.
 - Make tax-free payroll contributions.
 - Earn tax-free interest on the funds in the HSA.
- Funds are available after contribution to the account.
- HSAs are only available for eligible participants in a High-Deductible Health Plan (HDHP).
- Employer funding is an option.
- WEX Inc. is the custodian.
- The online HSA enrollment process is supported through the Aptia enrollment platform.
- The HSA is employee-owned and stays with the employee regardless of employment status.
- Funds from a previous HSA can be moved to the Aptia HSA account. All of the available funds can be in one place.
- A participant may continue to use HSA after termination (fees may apply).
- For investment options, follow this [link](#).
- For an eligible expense list, follow this [link](#).

Combo Flexible Spending Account (Combo FSA)

- A Combo FSA allows employees to set aside pre-tax dollars to pay for eligible dental and vision expenses. An employee may convert the Combo FSA to a Medical FSA to pay for dental, vision and eligible medical expenses after the IRS statutory deductible has been met.
- The full election amount is available on the first day of the plan year.
- They're only offered to eligible participants enrolled in an HSA; they can't be offered as standalone plans.

Dependent Care Flexible Spending Account (Dependent Care FSA)

- A Dependent Care FSA allows employees to set aside pre-tax dollars for:
 - Daycare expenses for children under the age of 13.
 - Adult daycare expenses for a disabled spouse.
 - Care for a disabled dependent to use while the employee is working.
- Examples of eligible expenses may include daycare and after-school programs. For a list of eligible expenses, follow this [link](#).
- Funds are available as contributed.
- Election amount changes can occur mid-year, but they must coordinate with the change. Example: If Bob changed daycare providers and his fee decreased, he may decrease his Dependent Care FSA election.

Health Reimbursement Arrangement (HRA)

- The employer reimburses employees for qualified medical expenses not reimbursed by the employer's health plan.
- Reimbursement is available for expenses incurred by the employee and their dependents covered under the employer-sponsored Aptia medical plan.
- The full annual election amount is available on the first day of the plan year.
- 213(d) expenses are standard for Aptia plans. For an eligible expense list, follow this [link](#).

Commuter Benefits

- Aptia offers both parking and transit benefits to meet a variety of participant needs.
- Participants with expenses for both plan types can enroll in both benefits to maximize their pre-tax savings.
- Monthly election amounts can be updated as expenses change.
- The debit card is tied to these plans.

Parking

- Allows employees to set aside pre-tax dollars to pay for qualified parking expenses they encounter at or near their place of employment while working.

Transit Benefits

- Allows employees to set aside pre-tax dollars to pay for qualified transportation expenses they encounter when traveling to and from work.
- Examples of qualified transit expenses are the purchase of mass transit passes, tokens, fare cards or vouchers and qualified van/carpool expenses. uberPOOL and Lyft Line are eligible expenses in select locations.
- Funds are available as contributed.

Debit Card

- Each participant will receive two debit cards upon enrollment. Cards for dependents 18 years or older may be ordered on the participant online account.
- The Aptia debit card will support all spending, savings and reimbursement account benefits that a participant elects.
- Typically, funds will be pulled from the FSA prior to any other eligible plan (HSA or HRA). However, the plan stacking order can be customized during implementation, if needed.
- Account balances for FSA, Dependent Care FSA, Combo FSA, HRA and Commuter plans will stop being available on the card at the end of a grace period or upon enrollment term date.
- Any remaining funds after the end of the grace period or enrollment term date will be forfeited.
- An HSA balance will continue to be available on the debit card beyond employment termination.
- Substantiation methods align with IRS regulations for claim submission.

Online Account – Active Benefits

- Participants have access to the Mercer Marketplace secure online account.
- Participants can access their online to manage their accounts, check available balances, submit claims, track claims processing or submit claim substantiation.

Mobile App – Active Benefits

- Participants can utilize the Aptia Accounts mobile app to file claims, track expenses, view account details, make HSA contributions and request HSA distributions.
- The Message Center is where participants can view any current claim information and requests for outstanding documentation that is needed.

Direct Bill

- A billing platform for active employees who will begin an unpaid leave of absence or early retirees who are eligible to continue their benefits. The preferred standard is 90 days.
- All participant information will be received by WEX in a weekly file feed from the Aptia system.
- A Welcome Letter, an ACH form and payment coupons will be sent to participants.
- WEX will collect payments from members and report any terminations to Aptia. WEX will remit payments back to the employer after the 6th of each month for any payments made for the current month.

COBRA

- Allows eligible employees and their families who lose active coverage the opportunity to continue their group health benefits provided by their former employer.
- All qualifying events will be reported to WEX from Aptia on a file feed.
- WEX will process the file, send out the necessary COBRA election paperwork and track the 60-day election window.
- Upon election and payment, participants will receive an enrollment confirmation letter containing premium payment coupons.
- WEX will then send a notification to Aptia to initiate COBRA coverage and notify the appropriate carriers.
- COBRA premium payments are due on the 1st of the month with a 30-day grace period.
- On a monthly basis, WEX will remit a lump sum amount of the COBRA premiums back to the employer.
- All regulatory updates are automatically managed by WEX.
- Online access is available for COBRA members. Members can view plan information, manage premium payments and update demographic information.