**Using your 2017 Flexible Spending Account Dollars**

Associates who enrolled in and contributed to HBC’s Flexible Spending Accounts (Limited Purpose FSA, General Purpose FSA or Dependent Care FSA) in 2017, and who have remaining FSA funds available must spend down the fund NO LATER THAN March 15, 2018. Any funds not used as of that date will be forfeited (IRS rule, not HBC rule). If you have funds remaining, read on to make sure you know don’t lose your funds.

1. Expenses must be incurred (purchase made or medical service rendered) by March 15, 2018 to be eligible as 2017 FSA expenses.
2. You may not use your FSA payment card to pay for 2017 plan year expenses after March 15, 2018.
3. Expenses incurred on or before March 15, 2018 must be submitted NO LATER THAN June 15, 2018. Claims submitted after that date will be denied and you will forfeit your remaining funds.
4. You can submit your claims to HBC’s FSA Administrator, ConnectYourCare (CYC) using CYC’s mobile app or online at [www.connectyourcare.com](http://www.connectyourcare.com)

Limited Purpose FSA

If you were enrolled in HBC’s Gold, Silver or Bronze Health Plans (CDHP), or in another Qualified High Deductible Plan, were eligible to enroll in the Limited Purpose FSA (LPFSA). Under your LPFSA, only non-medical healthcare expenses can be reimbursed by your FSA. (Note: Your Health Savings Account should be used for medical expenses, and HSA funds belong to you with no “use by” date)

Eligible LPFSA expenses generally include dental and vision expenses, including your out-of-pocket deductibles and coinsurance.

General Purpose FSA

If you were not enrolled in a Qualified High Deductible Plan in 2017 you were eligible to enroll in the General Purpose FSA. Eligible expenses for your FSA include eligible medical, dental and vision expenses within IRS guidelines.

Dependent Care FSA

If you enrolled in the 2017 Dependent Care FSA you can incur dependent care expenses up to March 15, 2018 and have them reimbursed with your 2017 remaining funds, preserving any 2018 DCFSA funds for 2018 expenses.

If you have a question about what expenses are covered by your FSA, please contact ConnectYourCare at 1-844-220-8782.