

HSA Bank Becomes Your New Flexible Spending Accounts Vendor in 2022

A Flexible Spending Account (FSA) can save you money on everyday expenses. Your contributions are tax-free, saving you money on federal and state income taxes and Social Security taxes. USG offers three types of FSAs:

- Healthcare Flexible Spending Account (HC-FSA)
- Dependent Care Flexible Spending Account (DC-FSA)
- Limited Purpose Flexible Spending Account (LP-FSA)

Welcome Kit and New Debit Card

You'll receive an HSA Bank welcome kit in the mail approximately **1 week before January 1, 2022**. The welcome kit includes a program overview document, and Privacy and Opt-Out Notice. Once you receive your welcome kit, sign up for online account access with HSA Bank. With online access, you can add an external bank account for direct deposit claim reimbursements and review your notification preferences to set up email and text alerts.

In a separate mailing approximately **1 week before January 1, 2022**, you'll receive your HSA Bank Health Benefits Debit Card which makes accessing the money in your FSA easy.

FSAs Fast Facts

Note the following details, depending on what type of FSA you have:

- If you enrolled in a **Healthcare FSA (HC-FSA) and/or Limited Purpose FSA (LP-FSA)**, you'll see your full annual election available to use on **January 1, 2022**. The debit card is activated upon first use.
- If you enrolled in a **Dependent Care FSA (DP-FSA)**, the debit card is activated upon first use and can be used after the first payroll contribution has been processed on **January 14 (Bi-weekly) or January 31 (Monthly)**. Funds are available for use on a per payroll basis, per IRS guidelines.
- If you enrolled in both a **Dependent Care FSA (DC-FSA), Healthcare FSA (HC-FSA) and/or a Health Savings Account (HSA)**:
 - You'll get one debit card for both accounts. Use this card wherever you like, and purchases are automatically processed to either your FSA or HSA. Simply use your card at the

merchant of your choice, and funds will be automatically processed to the appropriate account.

What if I have 2021 FSA expenses with Optum Bank?

If you have FSA-eligible expenses with a date of service before **March 15, 2022**, you will use your Optum debit card or request reimbursement from your Optum account through **March 31, 2022**.

Grace period – USG provides a grace period of 2 ½ months after the end of the calendar year. This means you can continue to incur eligible healthcare expenses through **March 15, 2022**, giving you a little more time to use up your Healthcare FSA balance. All USG FSAs have a grace period.

Reminder: You'll continue to have access to your 2021 FSA election with your debit card until March 15, 2022. Please remember to keep your Optum Bank FSA debit card until March 15, 2022.

Key Dates to Know

2021	
December 15 – December 31, 2021	HSA Bank welcome kit and debit card to be mailed to your home address.
2022	
January 1, 2022 onwards	All 2022 FSA contributions (HC-FSA, LP-FSA, DC-FSA) will be applied to your account with HSA Bank. January 14 (bi-weekly payroll) or January 31 (monthly payroll) will be your first payroll contributions.
March 15, 2022	Last day of the grace period and last day to use the existing Optum debit card.
March 31, 2022	Last day to submit 2021 FSA (HC-FSA, LP-FSA, DC-FSA) expenses