



HSA Plan Overview

What to Expect with Flores

- Who is Flores?
- Flores technology

HSA+ Basics

- HSA basics
- How to manage your account



We are committed to:

Dedicated Customer Service

- No phone tree! When you call Flores, a live voice will answer your call.
- Each employer is assigned a dedicated account manager.

Innovative Technology

- Participant website, www.flores247.com
- Downloadable app, Flores Mobile
- SMS/IVR communication tools



Flores Technology

www.flores247.com & Flores Mobile App

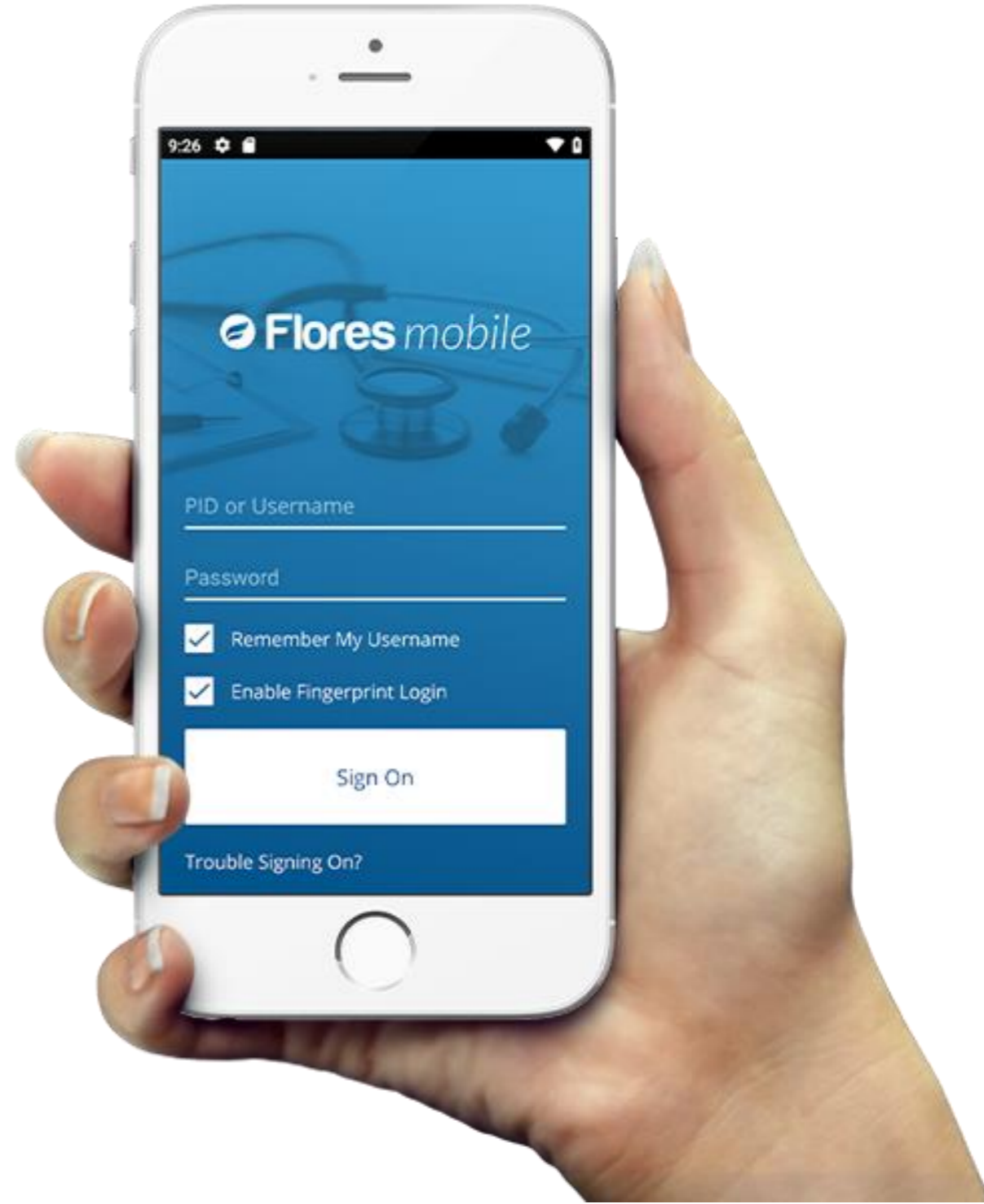
- File claims, view balances, email your account manager and more.
- Access a robust resource library to learn about your plan.
- Flores Mobile app is available on Apple & Android devices.

e-Status Notification Alerts

- We will notify you via email when we receive a claim, after your claim is reviewed, and when your reimbursement is sent or when documentation is needed.

IVR/SMS

- Sign up to receive text message notifications about your claims and reimbursements.
- Call our IVR number to receive plan information over the phone 24/7.



A Health Savings Account (HSA) allows you to save, invest, and spend funds on a **tax-free** basis. Unused funds rollover from year to year and continue to grow, **tax-free.**

You can participate in an HSA if you are enrolled in a qualified high deductible health plan and not covered by another non-qualified healthcare plan, like your spouse's employer, Medicare, or Tricare.

You cannot be claimed as a dependent on someone else's tax return and you (and/or your spouse) cannot be enrolled in a Health Care FSA plan that is not limited to dental, vision, or post-deductible medical expenses.



HSAs have a **triple-tax advantage:**

Money goes in **tax-free**
Money comes out **tax-free**
Money earns interest **tax-free**

2024 HSA Plan Contributions

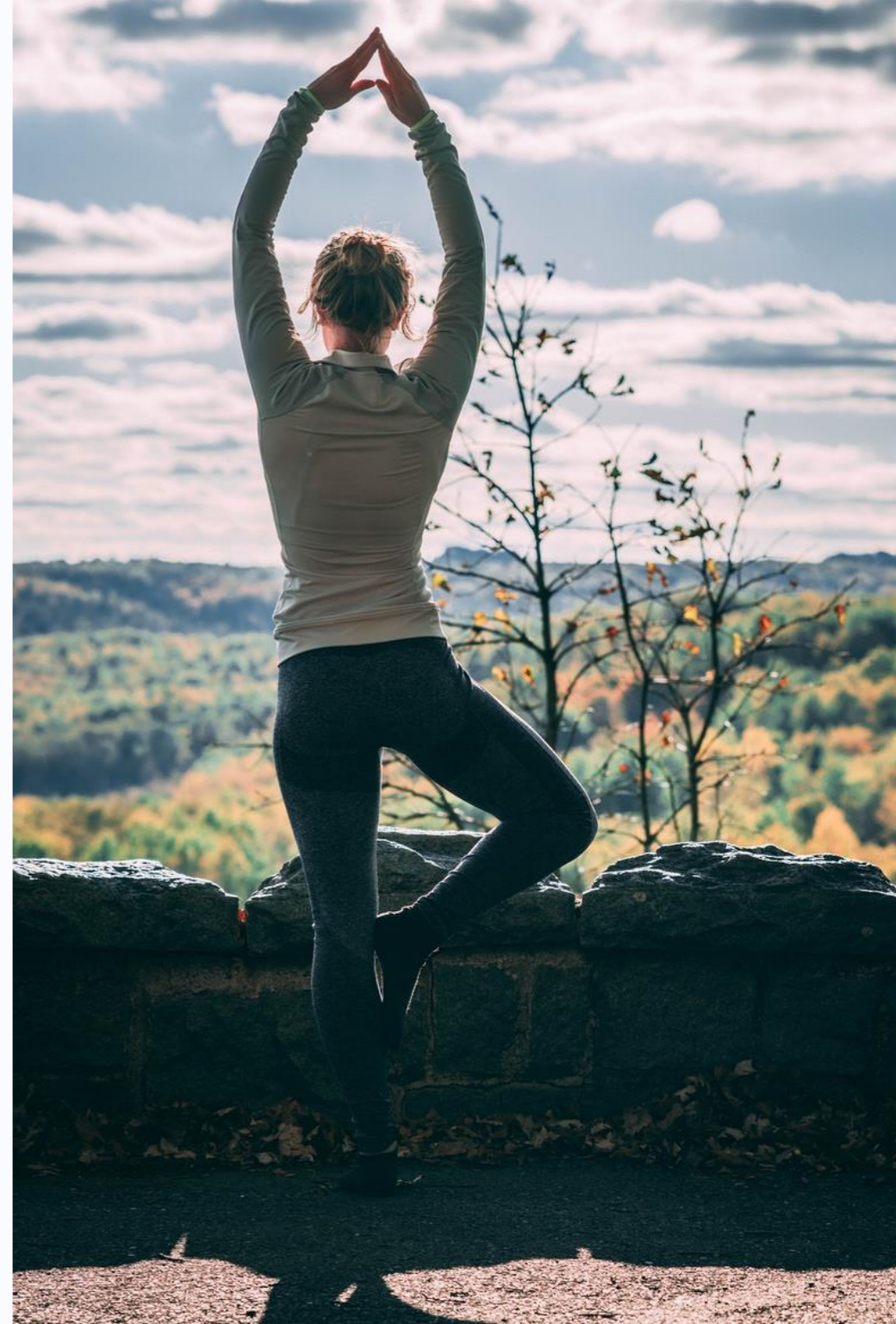
You can contribute up to \$4,150 for single coverage and \$8,300 for family coverage. Participants age 55 and older may make an additional catch-up contribution of \$1,000.

Contributing is easy!

Direct Deposit - Contributions are deducted from your paycheck pre-tax and deposited into your account.

Funds Transfer - Transfer funds from another financial institution (like your bank) electronically at www.flores247.com.

Checks - You can send a check by mail to WealthCare Saver. Checks should be made payable to WealthCare Saver and you should write your account number in the memo line.



How do I use my funds?

Accessing funds in your account is simple and tax-free. You have four options for accessing your funds:

Flores Benefits Card - Simply swipe your card while at the doctor's office or pharmacy and you're done. Additionally, if you are paying by mail, phone, or online, you can provide your Flores benefits card number to complete your transaction. **Funds are available on your card as you contribute them through your payroll deductions. Funds can be used for your spouse and tax dependents, even if they are not on your health plan!**

Bill Pay - Enroll in Bill Pay at flores247.com. Once enrolled, you can add your payees and start sending payments directly from your account.

Reimbursing yourself - If you pay out-of-pocket for qualified medical expenses, you can reimburse yourself from your HSA.

Keep Great Records!

HSA funds that are used for qualified medical expenses (including medical care, dental, vision, prescriptions, medical equipment, and certain healthcare premiums) are tax-free. If you use your HSA for non-qualified medical expenses and are under age 65, you may incur a 20% penalty and owe income tax on the amount used. Keep track of your expenses at www.flores247.com where you can view balances, create reports, and upload receipts.

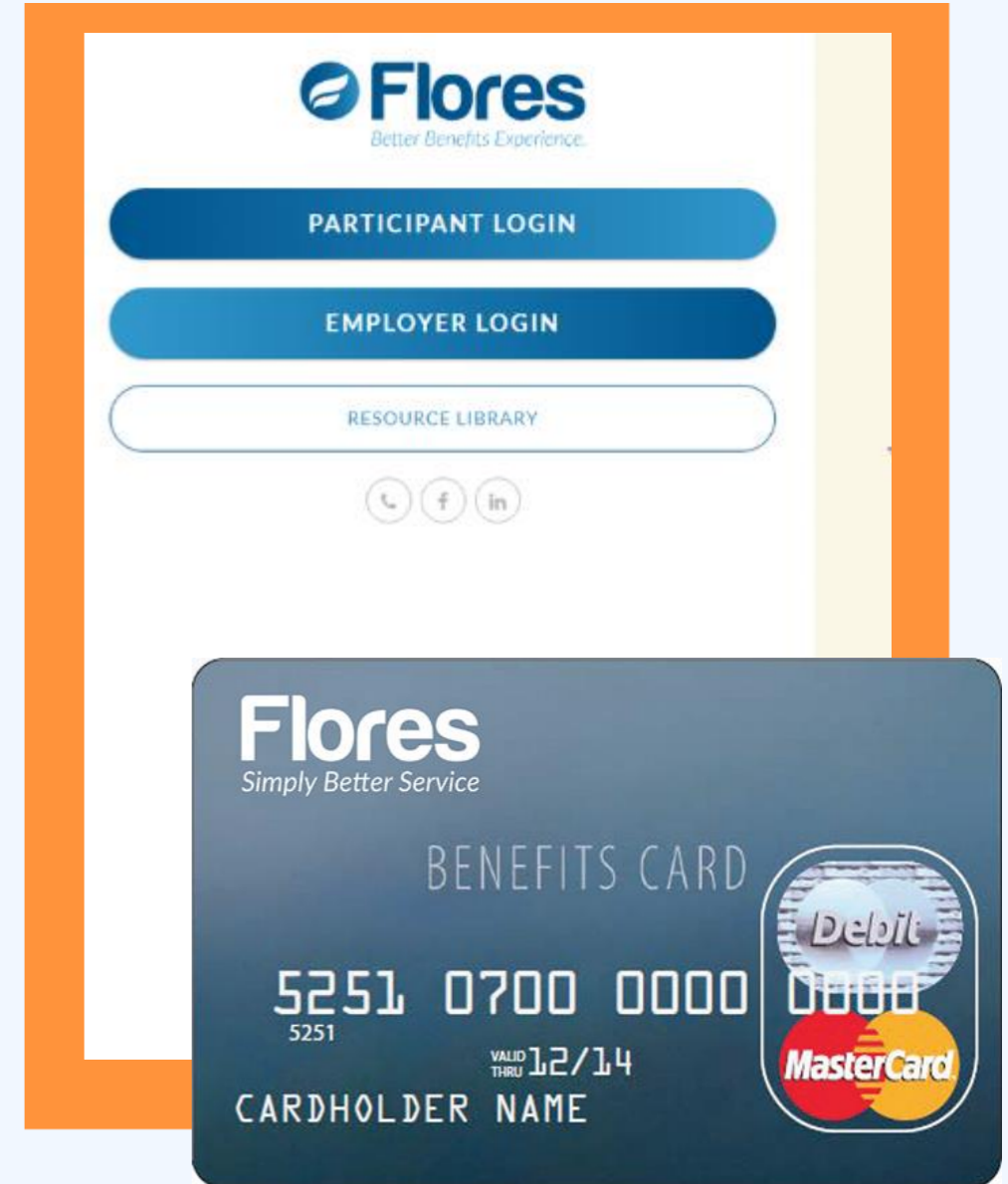
After you enroll

You will receive a Participant ID Notice via email or mail. Use this to create a login to our web portal, flores247.com. If you enroll in HSA for the first time, you will also be contacted by WealthCare Saver to finish establishing your account. Please respond to this request promptly to complete your HSA setup. **Existing participants will continue to use their current log-in information.**

You will also receive a Flores Benefits Card. HSA funds are added each pay period and you may use it for amounts up to your current balance at the time of the transaction.

Your card will be valid for several years, so save your card after your balance is spent. If you re-enroll in FSA or HSA the next year, the same card will be reloaded. If you need extra cards, you can order them at www.flores247.com. **Existing participants will have funds reloaded to their existing Flores Benefit Card.**

Please save receipts for services purchased with the Flores Benefits Card with your tax records.



Next Steps

- Look for your PID notice to arrive in the mail, or email, and create your login for www.flores247.com.
- **If you enroll in HSA for the first time, look for a communication from WealthCare Saver and promptly take the requested actions that will be included in the email instructions to finish establishing your account.**
- Look for your benefits card to arrive prior to the start of your plan year and order additional cards on the Settings tab at flores247.com (after log-in).
- Download our Flores Mobile app from the Apple or Android device stores.



Contact Us

800.532.3327

www.flores247.com