

## Helpful Tips & Reminders

### 2026 Plan Year – Healthcare FSA/Dependent Care FSA

- **Important Information for the EMPLOYEE**
  - Employee address or name changes should be communicated to your employer. Horace Mann will update the HealthEquity portal once we are notified.
  - To view Healthcare FSA or Dependent Care FSA elections and contributions you can log into the Health Equity portal.
  
- **Replacement Card Information for Participants**
  - To request replacement cards, participants must contact HealthEquity WageWorks directly. Available options are:
    - Call: 1-877-924-3967 (877-WageWorks)
    - Online: [www.wageworks.com](http://www.wageworks.com) access by logging in to the participant portal
      - Online Chat
      - Request through portal
  - Please keep in mind that HealthEquity WageWorks only has access to the last 4 digits of the card number. Therefore, participants cannot call WageWorks and obtain all card number information over the phone.
  
- **Receipt Request Information for Participants**
  - Receipts are required for co-insurance, deductibles, and odd dollar amounts that do not match co-pay amounts provided to HealthEquity WageWorks
  - Receipts must include patient name, provider name, date of service, type of service, and the amount you were charged or your cost (e.g., your deductible or co-pay amount)
  - Participants will receive notification 5 days after transaction has occurred if a receipt is required for substantiation
  
- **Additional Helpful Information for Participants**

2026 Plan year	<p><b>Healthcare FSA/Dependent Care FSA</b></p> <p>The last day to incur expenses is 12/31/2026. The last day to file a claim is 3/31/2027.</p> <p><b>Please note: once the plan ends 12/31/2026, you should no longer use your card. You can submit reimbursement requests online or by paper claim for incurred 2026 expenses. Cards only applicable to Healthcare FSA plans.</b></p> <p><b>Limited Healthcare FSA-</b> covers dental and vision expenses only. This plan is compatible with an HSA account.</p>
Carry Over	Healthcare FSA plan has a carry-over provision of \$680. Any balances (up to the maximum carry-over) remaining after the claim’s deadline 3/31/2027, will be

	<p>rolled into the 2027 plan year. Once your carry-over funds are transferred you can only utilize them for 2027 expenses.</p> <p><b>FSA's are 'use it or lose it' accounts!!</b></p> <p>It is important to carefully plan your annual elected amounts to avoid potentially losing your hard-earned money. If accounts are not spent by the deadline date, you will forfeit any balances remaining in your account.</p>
Filing a claim or using your card	To use your card or file a claim, services must be rendered in the current year's plan. You cannot pay for a service/doctor's bill that was incurred outside the current plan year.
Mid-Year Terminations	Employees who terminate before 12/31/2026 will have 90 days to submit reimbursement requests after the plan year ends for expenses incurred before or by their end date.

- General information for FSA plans, can be found here: <https://www.healthequity.com/fsa/8-things-to-know>
- 5 tricks to maximize your FSA: <https://www.healthequity.com/fsa/5-tricks-to-maximize-your-fsa>
- For Limited Purpose FSA plans: <https://info.healthequity.com/Member/LPFSA>
- Considering a Dependent Care FSA plan? <https://www.healthequity.com/library/5-rules-you-need-to-know>
- For a full list of eligible FSA/Dependent Care FSA expenses, can be found here: <https://fsastore.com/fsa-eligibility-list>
- HealthEquity WageWorks is available **24/7**, excluding some holidays. Additional exclusions may apply to service availability. To reach Customer Service, please call 1-877-924-3967 (877-WageWorks) or login to the participant portal for online chat.