

## FAQ – 2024 FSA Administrator Transition from Smart Choice (Alight) to HealthEquity

Question	Answer
<p><b>Who is HealthEquity?</b></p>	<p>HealthEquity is the current administrator for <a href="#">PayPal's Health Spending Account (HSA)</a> and <a href="#">Health Reimbursement Account (HRA) Programs</a>.</p> <p>HealthEquity will be the new administrator for PayPal's <a href="#">Flexible Spending Account (FSA) Program</a> beginning January 1, 2024. This means all health spending account programs in the US will be administered by HealthEquity beginning in 2024.</p>
<p><b>Am I affected by the transition from Smart Choice to HealthEquity?</b></p>	<p>This transition will affect participants enrolled in the 2023 FSA program administered through Smart Choice (Alight), or participants who wish to enroll in FSA for the 2024 plan year.</p> <p>As we transition to a new FSA service provider, we encourage you to utilize your remaining funds by the end of the year to avoid having to submit to two providers. You can login <a href="#">@work</a> or <a href="#">log in to YBR</a> to view your account balance. Contact Smart Choice at 1-844-474-6641 to speak directly with their participant services.</p> <p>If you are a current FSA participant, look out for notices and reminders about this transition in the coming months.</p>
<p><b>Will I receive a new FSA debit card from HealthEquity?</b></p>	<p>Yes, if you enroll in Health Care FSA in 2024 during the Annual Enrollment period, you will receive a HealthEquity debit card and welcome kit on or around mid-December this year.</p>
<p><b>When is the last day I can use my Smart Choice health care FSA debit card?</b></p>	<p>Your Smart Choice debit card can be used to purchase eligible expenses until December 31, 2023. Your debit card will be deactivated beginning January 1, 2024.</p>
<p><b>Where do I file claims?</b></p>	<p><b><u>2023 Claims: Submit to Smart Choice</u></b></p> <p>Access your account <a href="#">@work</a> or <a href="#">Log In</a> to your <b>Smart Choice Account</b>. Contact Smart Choice at 1-844-474-6641 to speak directly with their participant services.</p> <p><b><u>2024 Claims: Submit to HealthEquity</u></b></p> <p>Access your account <a href="#">@work</a> or <a href="#">Log In</a> to your <b>HealthEquity Account</b>. Contact HealthEquity's</p>

	<p>Participant Services line at 1-866-246-5800 to speak directly with their participant services.</p>
<p><b>What's the deadline to submit 2023 Health Care FSA claims?</b></p>	<p>If you are participating in the <b>Health Care FSA</b> with Smart Choice in 2023, the <b>claims runout period</b> allows you extra time to submit your 2023 claims (receipts must contain 2023 dates). <b>The claims runout period runs from January 1, 2024 through April 30, 2024.</b></p> <p><b>Note:</b> Smart Choice will not process any claims with 2024 dates of service. If you enroll in FSA for 2024, file your 2024 claims with HealthEquity.</p> <p><b>Due to the reconciliation and balance transfer that will occur during the FSA service provider transition to HealthEquity, you can begin to access any carryover funds from 2023 (up to \$610) on July 1, 2024 (after the claims runout period ends).</b></p>
<p><b>I'm enrolled in the Dependent Care FSA plan this year. What happens if I don't use all my 2023 funds by the end of the year?</b></p>	<p>It's best practice to use all the funds in your FSA accounts within the plan year.</p> <p>If you don't use all your 2023 funds by December 31, 2023, you are allowed a grace period from January 1, 2024 through March 15, 2024 to continue to incur expenses for reimbursement against your 2023 DC FSA balance.</p> <p>In 2024, you must use your funds by the end of the plan year (December 31, 2024) as the grace-period ends in the DC FSA plan effective the 2024 plan year.</p> <p>If you have questions, you can contact HealthEquity's Participant Services line at 1-866-246-5800 to speak directly with their participant services.</p>
<p><b>What's the deadline to submit 2023 Dependent Care FSA (DC FSA) claims?</b></p>	<p>If you have 2023 DC FSA claims ready to submit, access your account <a href="#">@work</a> or <a href="#">Log In</a> to your <b>Smart Choice Account</b>.</p> <p>Contact Smart Choice at 1-844-474-6641 to speak directly with their participant services. You will have until <b>April 30, 2024</b> to submit 2023 claims (with receipts for eligible expenses incurred from 1/1/2023 to 12/31/2023) in the Smart Choice program.</p>
<p><b>What's the deadline to submit Dependent Care FSA (DC FSA) claims incurred during the grace period (January 1, 2024 to March</b></p>	<p>Due to the transition from Smart-Choice to HealthEquity, Smart Choice will <u>not</u> be able to accept claims incurred during the DC FSA grace period.</p>

<p>15, 2024)?</p>	<p>To ensure you have sufficient time to submit all expenses once the transition from Smart-Choice to HealthEquity is complete, you will have an additional <b>60 days beginning July 1, 2024 to August 31, 2024 to submit your eligible expense(s) to HealthEquity</b>. You can submit any 2023 claims (including claims you incurred during the grace period) against your 2023 DC FSA.</p> <p>If you incur any claims during the DC FSA grace period (January 1, 2024 – March 15, 2024) that you want to submit against your 2023 DC FSA balance, you must hold on to your receipts and submit your claims during the additional 60-day claim filing period (<b>from July 1, 2024 to August 31, 2024</b>) with HealthEquity.</p> <p>If you submit your DC FSA grace period claim to HealthEquity before July 1, the claim will be reimbursed against your 2024 Dependent Care FSA balance (if you re-enrolled for 2024) or denied if you did not re-enroll in the DC FSA for 2024.</p> <p><b>The deadline to submit any claims incurred during the grace period to HealthEquity (for reimbursement against your 2023 DC FSA balance) is August 31, 2024</b></p>
<p><b>What’s the deadline to submit <u>2024</u> Dependent Care FSA (DC FSA) claims?</b></p>	<p>Effective the 2024 plan year, the Dependent Care FSA program will no longer have a 2 ½ month grace period provision in which you can continue to incur eligible expenses using unused funds. <b>This means that all eligible expenses for the 2024 Dependent Care FSA must be incurred by <u>December 31, 2024</u></b>. We encourage you to keep this in mind as you determine your election amount during annual enrollment for the 2024 Dependent Care FSA plan.</p>
<p><b>Where can I go if I have questions about my FSA account?</b></p>	<p><b><u>2023 FSA Service Provider: Smart Choice:</u></b></p> <p>Access your account <a href="#">@work</a> or <a href="#">Log In</a> to your <b>Smart Choice Account</b>. Contact Smart Choice at 1-844-474-6641 to speak directly with their participant services.</p> <p><b><u>2024 FSA Service Provider: HealthEquity</u></b></p> <p>Access your account <a href="#">@work</a> or <a href="#">Log In</a> to your <b>HealthEquity Account</b>. Contact HealthEquity’s Participant Services line at 1-866-246-5800 to speak directly with their participant services.</p>

## Key Dates to Remember

10/30/2023 to 11/13/2023	Annual Enrollment period. You can make your 2024 benefit elections in YBR (Your Benefits Resources) until 11/13/2023.
12/15/2023	HealthEquity debit cards and welcome kits will be mailed to you with instructions on accessing the HealthEquity member portal.
12/20/2023	You may create your login to view your 2024 election information and confirm accuracy. You may also order HealthEquity debit cards for any eligible Health Care FSA (or Limited Purpose FSA) dependent.
12/29/2023	Your last 2023 FSA payroll deduction will be deposited in your Smart Choice (Alight) FSA account
12/31/2023	Last day to use your Smart Choice Health Care FSA debit card.
1/1/2024	2024 Health Care / Limited Purpose FSA elections will be available for use.  First day of the Dependent Care 2023 grace period
1/12/2024	Your first 2024 payroll contribution will be deposited into your HealthEquity FSA account(s). If you enrolled in the Dependent Care FSA plan, you would have funds available for use after this deposit has loaded to your FSA account.
3/15/2024	Last day to incur eligible expenses using your 2023 Dependent Care funds
4/30/2024	Last day to submit eligible 2023 claims in the Smart Choice program.
5/1/2024 to 6/31/2024	Reconciliation, balance transfer and HealthEquity 2023 account set up begins.  Any 2023 Health Care or Limited Purpose balance (above the IRS carryover limit of \$610) will be forfeited.  HealthEquity will notify participants when 2023 carryover amounts (if any) will be accessible in your HealthEquity FSA account.

7/1/2024	Extended 2023 claims runout period for the Dependent Care FSA plan begins. You can now submit any 2023 claims in the HealthEquity system (including any claims incurred during the 2023 grace period)
8/31/2024	Last day to submit any 2023 eligible Dependent Care FSA expenses (incurred from January 1, 2023 to March 15, 2024).

***The rights, if any, of employees to participate in the benefit programs and to receive benefits under such programs are governed by the terms and conditions of the applicable benefit plans and PayPal policies (the "Benefit Plans"), rather than any summary or other communication. In the event of any conflict between any summary or other communication and the Benefit Plans, the applicable Benefit Plan shall control. Information contained in this communication does not create a right to employment and will not be interpreted as forming an employment contract or affecting an employee's employment status, which remains at-will. PayPal reserves the right to make changes or cancel any benefits at any time, at PayPal's sole discretion.***