



Health Savings Account (HSA) Summary

We're here to help

For questions, please contact MetLife Customer Service. We're available Monday through Friday, from 7:00 a.m. to 7:00 p.m. Central Time.

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Introduction



St. Louis County's HSA plan (the "Plan") permits eligible employees to choose to pay for certain benefits on a pre-tax basis.

This Summary provides a general overview of the Health Savings Account (HSA) benefit under the Plan. Through an HSA, you can pay qualified healthcare expenses not covered by insurance for yourself and eligible dependents on a pre-tax basis. This can mean more available funds to cover out-of-pocket expenses today, as well as tax-free earnings growth for tomorrow. You can put aside pre-tax dollars for healthcare expenses while unused funds earn interest or are available for investing.

The tax benefit you experience will depend on the contributions you make to the Plan, as well as other factors that affect the amount of taxes you pay. Although participating in the Plan can provide significant tax advantages, there may be tax disadvantages to participating in the Plan based on your individual situation. You will be responsible for assessing the tax consequences of contributions to, and distributions from, your HSA. You may wish to consult your tax advisor regarding tax questions concerning your HSA.

NOTE: Some states do tax employer or employee contributions to HSAs.

Plan overview

A. HSA provider expectations

Your employer chose MetLife to be the end-to-end provider of your HSA program. As the HSA provider, MetLife will be there for you to provide the appropriate tools and resources that will engage, educate and empower you to achieve financial well-being and provide you with the following functions:

1. Issue you a smart multi-purpose debit card that can be used to pay for qualified expenses
2. Provide customer service through a call center to address any of your questions regarding your HSA
3. Give you access to the Participant Portal and mobile app that will allow you to track your HSA account, manage investments, set savings goals, view balances, request HSA distributions and report a lost or stolen debit card among other capabilities
4. Process reimbursements
5. Make your tax statements available
6. Provide investment options once your HSA balance is in excess of \$1,000
7. Pay interest on all cash balances
8. Send account related notifications electronically, including periodic account statements

B. HSA custodian/trustee and what they do

An HSA is an individual bank account; the account and the funds in the account will always belong to you. From an IRS perspective, each HSA is treated as an individual trust established in your name and requires an eligible trustee/custodian. MetLife has selected WEX as the HSA custodian/trustee for your HSA. This means as the HSA custodian, WEX, will be responsible for establishing your HSA, receiving and processing contributions and helping prevent any contributions that would put you over your statutory maximum. WEX will receive and process distributions and investment instructions and terminate your HSA upon receiving at least thirty (30) days written notice from you or provide reasonable transition services to you.

Please reference your Custodial Agreement for all the provisions and Terms and Conditions. Your Agreement can be found on the Participant Portal.

Plan overview *(continued)*



C. Your responsibilities regarding the HSA benefit

Your HSA is an individual account which you own; management of your HSA is your responsibility.

1. You must first open your account before any funds can be deposited or withdrawn to pay for qualified medical expenses – this includes agreeing to the Terms and Conditions to establish your account with WEX.
2. When opening an HSA, you'll be required to comply with the federal government's customer identification program (CIP). Failure to comply with any request will result in the HSA account closure and potential forfeiture of any employer contributions if provided.
3. You are responsible for determining that you meet the eligibility requirements for establishing an HSA (please refer to the eligibility section below).
4. You are responsible for ensuring your annual contributions do not exceed applicable maximum annual contribution amounts defined by the IRS/the plan.
5. You are responsible for maintaining documentation that the distributions from your HSA were used for qualified medical expenses by saving medical receipts.
6. You are responsible for reporting to the Internal Revenue Service (IRS) any contributions you made or distributions you received from your HSA, which will be reported on the 1099-SA form that will be provided to you each year.
7. You are responsible for managing the balance of your HSA, choosing investments and naming beneficiaries.
8. You are responsible for the payment of any penalties or taxes that are due.
9. If you choose to invest with your HSA, some investments will not be allowed – currencies, short sales, alternative investments, commodities, precious metals, real estate, futures, margin accounts, collectibles, options (other than covered calls, protective puts and cash-secured equity puts). Options carry a high level of risk and are not suitable for all investors.

Eligibility

You must be a High Deductible Health Plan (HDHP) participant to contribute to an HSA. If you're enrolled in an HDHP, you can contribute to an HSA if:

- You are not covered under any other health plan that is not a qualified HDHP, including a general-purpose Health Care FSA or Health Reimbursement Account (HRA). Exceptions include some disease-specific coverage; dental, vision, long-term care, and disability coverage; accident policies such as critical illness insurance and accident insurance, and others.
- You are not enrolled in Medicare.
- You are not enrolled in Medicaid.
- You are not covered under TRICARE.
- You have not received medical services from the U.S. Department of Veterans Affairs during the preceding three months, other than benefits for preventive care or a service-connected disability. Mere eligibility for Veterans Affairs benefits does not disqualify you from contributing to an HSA.
- You have not received medical services at an Indian Health Service (IHS) facility during the preceding three months.
- You cannot be claimed as a dependent on another person's tax return.

Other restrictions may apply.



Eligibility *(continued)*

Your dependent's status does not affect your ability to contribute to an HSA. For example, your covered spouse/partner's Medicare status will not affect your ability to contribute to an HSA.

If you're an HDHP participant and are also enrolled in critical illness insurance, you're not eligible for the major organ transplant rider under that coverage due to IRS guidance suggesting that such coverage would be viewed as non-high-deductible plan coverage.

During the Plan year, you may be required to confirm account eligibility to continue contributions (for example, if you become Medicare-eligible because of your age, you may be asked to verify that you have not enrolled in Medicare). In certain cases, Medicare enrollment can be retroactive (such as if you delay your enrollment past age 65) and, if that occurs, you'll also lose eligibility to make HSA contributions retroactively. If you're eligible for or are enrolling in, Medicare, you should carefully evaluate your participation in the HSA to avoid penalties for excess contributions.

Dependents

In order to use the HSA for reimbursement of health expenses incurred by a family member, he or she must qualify as your Dependent. For the HSA, Dependent means a person whom you can claim as a dependent on your federal income tax return.

How the plan works

A. Health Savings Account (HSA) defined

A "Health Savings Account" allows you to make pre-tax annual contributions of up to IRS maximums (amount indexes for inflation each year) when you're enrolled in a qualified High Deductible Health Plan (HDHP) for that plan year. The HSA is established, via your HSA provider, with a custodian bank and once established allows you to contribute and save towards your current and future health expenses – both for you and your eligible dependents.

B. Highlights of the HSA

Your HSA, administered by MetLife, offers you a triple tax advantage and provides you the ability to save on your out-of-pocket qualified medical expenses incurred before the medical plan deductible is met, or your share of covered qualified medical expenses.

This 'triple tax advantage' of pre-tax contributions, tax-free withdrawals and tax-free growth makes HSAs an attractive vehicle not only for health savings, but also for long-term investment and retirement purposes.

Like 401(k) plans and individual retirement accounts, you have the option to open an investment account as part of your HSA. To begin investing, your HSA balance must reach \$1,000. Once you reach that balance, funds in your HSA in excess of \$1,000 can be invested in a variety of securities, including mutual funds, ETFs, stock and bonds. The deposits, gains and earnings grow tax-free.

C. Enrollment

You can enroll during open enrollment, or as a new hire. If additional information is needed to enroll, you'll receive an email from MetLife requesting the information.

D. Contribution amount

You decide how much to contribute to your HSA based on the health care expenses you expect to have during the year and keeping in mind IRS contributions limits. When you open a MetLife HSA, your contribution amount is available as it comes out of your paycheck each pay period (your entire contribution is not available to you at the beginning of the year or when coverage starts).

How the plan works *(continued)*



D. Contribution amount *(continued)*

You can make changes to your personal contributions at any time during the year. For example, if you're contributing \$150 per pay period and anticipate a future health care expense that will exceed your projected contributions, you can make changes to increase at any point during the year. Generally, it will take 1-2 pay periods for the changes to be made.

You may also contribute to your HSA by transferring funds from your personal bank account and reporting these contributions on your tax returns to claim your deductions at tax-filing time. They may be done via the Participant Portal or via the mobile app and can be set up to occur once or on a pre-scheduled, recurring basis.

The IRS establishes an annual dollar limit on total contributions each year. The maximum HSA contribution limits for 2024 and 2025 are:

	Individual	Family
2024 HSA maximum contribution limit	\$4,150	\$8,300
2025 HSA maximum contribution limit	\$4,300	\$8,550
HSA 55+ catch-up contribution limit	\$1,000	\$1,000

Note: Generally, you must pay a 6% excise tax on excess contributions.

E. Catch-up contribution limits

Employees age 55 or older can make an annual “catch-up” contribution at the end of the tax year. Catch-up contributions have a separate limit outside of the individual and family maximums. This contribution limit is published annually by the U.S. Treasury Department. Catch-up contributions can be made directly to the HSA, once the account holder reaches age 55. For the plan year, contribution limit please see the table above.

Note: Your spouse is also eligible for an age 55 catch-up but must contribute to their individual account. Your spouse cannot contribute the additional \$1,000 to your HSA.

F. Employer contributions

St. Louis County will provide new employees, who have never been in an HSA with The County, with half of the full contribution as of 10/1 (\$250 for single coverage or \$500 for family) and the remainder is spread out for remaining pay periods. Existing account holders have the amounts prorated per pay period (\$20.83 or \$41.67 per pay period). For more information about any employer contributions, please contact your human resources department. Any employer contributions count towards your annual maximum contribution limits for the plan year.

G. Fees

The employer pays the monthly service fees associated with the HSA. These fees cover all the items listed in the “Plan Overview” section of this summary under “**A. HSA provider expectations**”. These are fees that are not covered by the monthly service fees that will be deducted from the account holder's HSA as needed:

- Additional or replacement debit cards will be assessed a \$5 fee per debit card (with a two-card minimum). This fee will be deducted from the account holder's HSA balance.
- Any paper documents (such as paper statements or payment checks issued to you or a provider) will be assessed an additional fee of \$1.50 per printed document. This fee will be deducted from the account holder's HSA balance.

How the plan works *(continued)*



G. Fees *(continued)*

If the accountholder leaves their employer, they have the option to retain their account with MetLife. MetLife will continue providing the same administrative services to the accountholder for a fee of \$2.95 per month. The fee will be deducted from the accountholder's HSA balance. The fee will be waived if the accountholder maintains a minimum cash balance of \$2,500.

H. Limitations for HSAs and FSAs

- You cannot enroll in both an HSA and a Health Flexible Spending Account (FSA) in the same plan year. Unlike an HSA where you must be enrolled in an HDHP, in order to contribute into your account, you can contribute to an FSA no matter what type of health plan you're enrolled in.
- If you enroll in the MetLife HSA, you can also enroll in a Limited Purpose Flexible Spending Account and/or a Dependent Care Flexible Spending Account.

I. Rollovers from other accounts

In general, the IRS allows a once-per-lifetime rollover of funds from a traditional or Roth IRA into your HSA. This rollover counts toward your annual contribution limit. Additional restrictions apply. You should discuss all options with your tax advisor or your HSA custodian.

In general, rollovers from Archer MSAs and other HSAs are also permitted. Rollovers from these accounts aren't subject to the annual contribution limits. You must roll over the amount within 60 days after the date of receipt. You can only make one rollover contribution to an HSA during a 1-year period. If instead you instruct the trustee of another HSA to transfer funds directly to your HSA, the transfer isn't considered a rollover and there's no limit on the number of these transfers.

J. When participation in your employer sponsored HSA begins and ends

- Generally, your employer sponsored HSA begins the first of the month following your enrollment in the HDHP.
- If your employment with St. Louis County terminates, your participation in the employer sponsored plan will end as of the date of your termination of employment. This means that you'll no longer be able to contribute to your HSA on a pre-tax basis through the employer sponsored plan. You may, however, continue to contribute to your HSA outside of the Plan if you meet certain requirements.

K. Leave of absence

Coverage will continue under the Plan during a leave of absence, in accordance with your employer's leave policies and Plan rules. Please contact your employer for details about your rights and responsibilities during your leave and your return to work.

L. Ownership and portability

Once an HSA is established, the account and balances always belong to the accountholder. Unlike flexible spending accounts, HSAs do not have the "use it or lose it" rule. Any unused funds roll-over from year to year and are portable, because the employee owns their own HSA account. It remains with them even if they leave their employer. The contribution eligibility remains the same regardless of employment status per the "Eligibility" section of the summary.

M. Employer contributions

Not applicable. The IRS regulations do not require any proof that the funds are needed for any reimbursement. However, it's recommended that you retain documentation showing that any amount received was for a tax-free medical expense in case you're audited by the IRS. The Expenses section of the Participant Portal and mobile app is a great place for you to store your receipts to keep an organized record of them in case you ever need them.

How the plan works *(continued)*



N. HSA upon accountholder's death

The accountholder will be asked to choose a beneficiary when setting up their HSA.

- If they designate their spouse as the beneficiary, it'll be treated as the spouse's HSA after death.
- If accountholder's spouse is not designated as the beneficiary, the account stops being an HSA, and the fair market value of the HSA becomes taxable to the beneficiary in the year in which the accountholder dies.
- If the accountholder's estate is the beneficiary, the HSA balance is included as income on their final income tax return. The amount taxable to a beneficiary other than the estate is reduced by any qualified medical expenses for the accountholder that are paid by the beneficiary within 1 year after the date of the accountholder's death.

Qualified expenses

Qualified expenses for an HSA that can be paid tax-free and penalty-free

Without incurring any tax obligations or penalties, you can use your HSA dollars and your MetLife debit card to pay for:

- ✓ Acupuncture
- ✓ Alcoholism treatment
- ✓ Ambulance
- ✓ Artificial limb
- ✓ Birth control pills
- ✓ Blood pressure monitoring device
- ✓ Breast pumps & related supplies
- ✓ Chiropractic care
- ✓ COBRA premiums
- ✓ Contact lenses & related materials
- ✓ Dental treatment
- ✓ Dentures
- ✓ Diagnostic services
- ✓ Drug addiction treatment
- ✓ Eye examination, eyeglasses & reading glasses
- ✓ Family planning items
- ✓ Fertility treatment
- ✓ Flu shot
- ✓ Hearing aids
- ✓ Hospital services
- ✓ Immunization
- ✓ Insulin & diabetic supplies
- ✓ Laboratory fees
- ✓ Laser eye surgery
- ✓ Long-term care premiums or expenses (post-tax)*
- ✓ Medical testing devices
- ✓ Nursing services
- ✓ Obstetrical expenses
- ✓ Orthodontia (not for cosmetic reasons)
- ✓ Over the counter (OTC) treatments containing medicine – cold treatments, ointments, pain relievers, stomach remedies, etc.
- ✓ Over the counter (OTC) treatments without medicine – bandages, wraps, medical testing devices, etc.
- ✓ Oxygen
- ✓ Physical exam
- ✓ Physical therapy
- ✓ Prescription drugs
- ✓ Psychiatric care
- ✓ Retiree (post-65) medical insurance premiums
- ✓ Smoking cessation program & medications*
- ✓ Surgery
- ✓ Sunscreen & sun block (SPF 15+ broad spectrum)
- ✓ Transportation for medical care
- ✓ Weight loss program necessary to treat a specific medical condition
- ✓ Wheelchairs, walkers, crutches & canes

* Limitations apply. See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a full and update-to-date list of eligible expenses.



Non-qualified expenses

Funds withdrawn from your HSA that are not used for qualified medical expenses will be taxable at ordinary income rates and subject to a 20% penalty tax unless you're age 65 or older, disabled or have passed away. Save all your receipts and records of withdrawals for tax reporting to the IRS.

Below are some examples of non-qualified expenses for an HSA:

- × Cosmetic surgery & procedures (except to improve a deformity or repair an injury)
- × Custodial care in an institution
- × Expenses claimed on your income tax return
- × Funeral or burial expenses
- × Health club fees & dues
- × Household help
- × Meals
- × Transportation to/from work for the handicapped
- × Vacation travel for health programs
- × Weight loss programs (except in the case of proven medical necessity)

HSA distributions/withdrawals

You may withdraw funds in an HSA, without tax or penalty, to pay for qualified medical expenses for yourself, your spouse or your dependent(s). Dependent(s) is not required to be covered under the HDHP. Qualified medical expenses include out-of-pocket medical expenses subject to the HDHP deductible and coinsurance, as well as many additional expenses, including long-term care premiums. You do not have to take withdrawals from your HSA every year. It's solely your responsibility to retain receipts and records of reimbursements for the IRS. An easy way for you to retain receipts is by uploading/scanning them for storage in the Expenses section of the participant portal/mobile app.

Distribution options

There are three primary methods of withdrawing funds from your HSA:

1. Utilize your debit card
2. Direct payment to a provider
3. Reimburse yourself

You can set a frequency (once, weekly, monthly) and when reimbursing yourself, you can have the funds directly deposited into a bank account on file or by check*. When reimbursing a provider, the provider is paid via check*. The flexibility of the HSA allows you to take a distribution at any time – there are no distribution or claim deadlines.

*See the "Fee" section for applicable fees regarding a distribution check.

Notices

ERISA, HIPAA, and COBRA do not apply. The HSA is not an employee benefit plan within the meaning of ERISA and is not subject to ERISA, HIPAA or COBRA.

No Guarantee of Employment. Participation in this Plan is not a guarantee of employment.

St. Louis County's Rights to Amend the Plan. **St. Louis County** at any time, or from time to time, may amend any or all the provisions of the Plan without the consent of any employee or participant. No amendment shall have the effect of modifying any benefit election of any participant in effect at the time of such amendment unless such amendment is made to comply with federal, state, or local laws, statutes or regulations.

St. Louis County's Rights to Terminate the Plan. **St. Louis County** establishing this plan with the intent that it will be maintained for an indefinite period. Notwithstanding the foregoing, **St. Louis County** reserves the right to terminate the Plan, in whole or part, at any time, without notice.

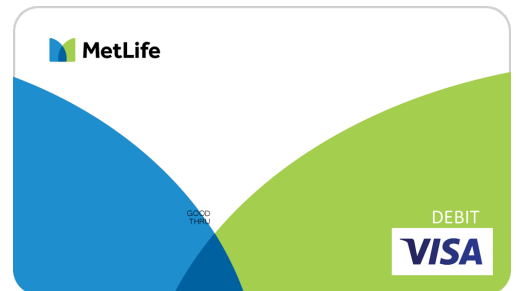
MetLife debit card



Your MetLife debit card works across all accounts where you're enrolled. Use it to pay for qualified expenses when you visit your doctor or dentist's office or to pay for prescriptions. Please visit the **Education and Resources** page under the **Tools & Support** tab on the Participant Portal for a list of qualified expenses.

Advantages of the debit card

- Pay directly from your account(s) at the point-of-sale for qualified expenses.
- Charges are paid directly to the provider/retailer.
- No waiting reimbursement.



Qualified expenses

The IRS determines what expenses you can pay for. For more information, see IRS Publication 502 at irs.gov/pub/irs-pdf/p502.pdf. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

Using the card

To activate your debit card, call the activation line at: 1-866-898-9795. If you have issues activating your card, please contact MetLife Customer Service at 1-833-571-0500. We're available Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time.

Some accounts may not require you to submit documentation for purchases made at retailers that use an Inventory Information Approval System (IIAS). These merchants will approve eligible expenses at the point of purchase. Any participants enrolled in an FSA should save their receipts. For a complete list of IIAS merchants, visit sig-is.org.

You'll be able to create a PIN number when you activate your debit card. Some merchants may require you to select a PIN at time of purchase. If offered a choice, you can use the card for signature-based transactions – select the credit option to sign your receipt instead of being required to provide a pin number.

When using your card at these merchants, you'll swipe your card for the entire purchase amount. Eligible expenses will be charged to your debit card. You'll need to use another form of payment for any ineligible items. Documentation may be required if eligible items are not verified at the point of sale. You'll receive an email or mailed notification if documentation is required.

The daily transaction limit on your MetLife debit card for all transactions is \$5,000.

Note: Debit card usage for FSA accounts without a grace period will only be for the current calendar year. Claims that need to be filed outside of the current calendar year will need to be done manually.



You can add your MetLife Benefits Card to your digital wallet through Google Pay or Apple Pay.

Ordering additional cards

To order additional debit cards, go to **Banking/Cards** and, click **Order Replacement Card**. Click **Submit**. One or two replacement cards are issued based on your employer's plan.

MetLife HS&SA mobile app



Save time and gain the insight you need to manage your account(s) by downloading our mobile app. To download, search **MetLife HS&SA** on the Apple or Android app store on your mobile device. Our secure mobile application makes managing your account easy through quick access and intuitive navigation to all your account information! This app is designed for your Apple device (including iPhone®, iPad®, and iPod touch®) version 6.0 and higher or Android device, version 2.2 or higher.

Easy, convenient and secure

- Simply log in or register to begin managing your account quickly and easily.
- No sensitive account information is ever stored on your mobile device. Secure encryption is used to protect all transmissions.

Connects you with the details

- Quickly check available balances, including investment balances
- Access account details
- Click to call or email MetLife Customer Service with questions
- View notifications and messages about your account

Provides additional time-saving options

- View transaction details
- File a claim and upload receipt documentation with your mobile camera
- Initiate a repayment for an ineligible expense
- Use the **Expense** tab to enter medical information and upload receipts to store for personal recordkeeping

Eligible expense scanner *(available post-login only)*

- Scan the bar code of a product to determine if it's an eligible expense for your account(s).
- Real-time product look-up to display whether the product is eligible, ineligible or not found
- Participant must have a Health Care FSA plan

