

# Spending Accounts

You can use HSAs and FSAs to pay eligible health care and dependent care expenses with tax-free dollars.

	HSA Must be enrolled in the Choice Value Plan or Choice Savings Plan.	Health Care FSA Must be enrolled in the Standard PPO, Select ACO or Kaiser HMO plans.	Limited Use Health Care FSA <sup>1</sup> Must be enrolled in the Choice Value Plan or Choice Savings Plan.	Dependent Care FSA No plan required.
<b>Money from Air Liquide</b>	<b>\$500</b> (individual); <b>\$1,000</b> (family) Only if you are enrolled in the Choice Savings Plan.	<b>No</b>	<b>No</b>	<b>No</b>
<b>The Basics</b>	You own the account, and the money stays with you when you retire or leave Air Liquide.	Use it or lose it! The money in this account doesn't roll over year to year, and you must spend it in 2020.	Use it or lose it! The money in this account doesn't roll over year to year, and you must spend it in 2020.	Use it or lose it! The money in this account doesn't roll over year to year, and you must spend it in 2020.
<b>The Uses</b>	Medical, dental and vision expenses	Medical, dental and vision expenses	Dental and vision expenses	Dependent care expenses
<b>The Limits</b>	<b>\$3,550</b> (individual) <sup>2</sup> <b>\$7,100</b> (family) <sup>2</sup> Includes company contributions	<b>\$2,700</b>	<b>\$2,700</b>	<b>\$5,000</b> <sup>3</sup>
<b>Investment Options</b>	<b>Yes</b> Account balances over \$1,000 can be invested to earn tax-free interest and be used tax free.	<b>No</b>	<b>No</b>	<b>No</b>
<b>Worth Noting</b>	Earn up to <b>\$500</b> (individual); <b>\$1,000</b> (family) by completing Healthy Elements.	Your entire contribution amount is credited to your account and is available to use Jan. 1.	Your entire contribution amount is credited to your account and is available to use Jan. 1.	You pay out-of-pocket and request reimbursement for eligible expenses.

<sup>1</sup> Available if you are enrolled in the Choice Value Plan or Choice Savings Plan, though you must spend the money in this account in 2020 or you lose it.

<sup>2</sup> If you're age 55+ in 2020, you can make an additional \$1,000 catch-up contribution to your HSA.

<sup>3</sup> \$2,500 if married and filing a separate federal tax return.

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# Save With an HSA

## Health Savings Account (HSA)

Both the Choice Value Plan and the Choice Savings Plan come with the ability to contribute to an HSA. If you elect the Choice Savings Plan, Air Liquide also will contribute to your HSA. HSAs provide a tax-free way to pay your share of health care expenses (deductibles and coinsurance). And, once you have an HSA account balance over \$1,000, you can invest it for tomorrow and watch it grow tax-free with investment earnings.

Visit <https://www.mypayflex.com/> for information about investing your HSA.

### How the HSA Works

#### Air Liquide 2020 Contribution

Only if you are enrolled in the Choice Savings Plan



#### Your Personal 2020 Contribution

Contributions are taken out of your paycheck tax-free (federal)



#### Healthy Elements Incentive

Earn money for your HSA when you complete wellness activities



#### Interest and Investment Returns

Earnings are also tax-free (though not guaranteed)



#### Tax-Free Account Growth and Savings



### Do the Math!

Doing the math is the best way to see how the Choice Value Plan and Choice Savings Plan work with an HSA to save you money. Visit <https://goo.gl/gA7kig> to use the Aetna HealthFund® HSA Savings Calculation Tool and discover your savings opportunities and tax advantages associated with an HSA.

### Enrolled in Medicare?

If you are age 65+, elect the Choice Value Plan or the Choice Savings Plan and have not enrolled in Medicare Parts A, B, C or D, you may contribute to your HSA.

If you have enrolled in Medicare and elect one of these HSA-eligible plans, you should consult with your tax or legal advisor to discuss your specific situation and how contributing to an HSA may impact your taxes. More information can be found at:

[www.irs.gov/pub/irs-pdf/p969.pdf](http://www.irs.gov/pub/irs-pdf/p969.pdf)

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# Save With an FSA

## Health Care Flexible Spending Account (FSA)

The Health Care FSA is available if you're enrolled in the Standard PPO, Select ACO or Kaiser HMO plans. You can contribute up to \$2,700 in 2020 to a Health Care FSA if you choose to enroll during Open Enrollment. The money in your Health Care FSA does not roll over year to year. You must spend it in the calendar year that you contribute.

### With the Health Care FSA:

- You can set aside **pre-tax dollars (federal) to pay for out-of-pocket medical, dental, vision and prescription expenses**, such as copays and coinsurance.
- Your entire contribution amount is credited to your account and is **available to use Jan. 1 or within 15 days of enrollment if you are a new employee.**

### Remember:

You must enroll in order to make Health Care FSA contributions in 2020. Your current election won't roll over to next year.

### Limited Use Health Care FSA

If you enroll in the **Choice Value Plan** or **Choice Savings Plan**, you are allowed to contribute to a **Limited Use Health Care FSA** for eligible dental and vision expenses. While permissible, contributions may be better placed in an HSA, which has the same tax advantages and no "use it in 2020 or lose it" rule. You must enroll if you want a Limited Use Health Care FSA in 2020.

## Dependent Care Flexible Spending Account (FSA)

If you have eligible dependents, you are eligible to open a Dependent Care FSA. You can contribute a minimum of \$500 to a maximum of \$5,000 a year. If you are married and file separate tax returns, the most you can contribute is \$2,500. The money in your Dependent Care FSA does not roll over from year to year; you must spend it in the calendar year that you contribute it. With the Dependent Care FSA, you don't have to pay taxes on the money you use to pay for eligible expenses such as dependent day care and elder care programs that allow you to work.

### With a Dependent Care FSA, you can:

- **Set aside pre-tax dollars (federal) to reimburse yourself for out-of-pocket day care expenses** for dependents under age 13, elderly dependents or dependents of any age if they qualify as disabled.
- Use funds that are currently in your account. You can **be reimbursed for expenses you incur between Jan. 1 – Dec. 31, 2020.**
- **Submit claims for reimbursement** of 2020 expenses through March 31, 2021.

### Remember:

You must enroll in order to make Dependent Care FSA contributions in 2020. Your current election won't roll over to next year.

