Summary of Material Modifications for the Wells Fargo & Company Health Care Flexible Spending Account Plan

Expansion of over-the-counter coverage for Health Care FSAs

Effective January 1, 2020, the list of eligible expenses for the Full-Purpose Health Care Flexible Spending Account (Full-Purpose FSA) and the Limited Dental/Vision Flexible Spending Account (Limited Dental/Vision FSA) has been expanded as follows:

- **Full-Purpose FSA**: Over-the-counter (OTC) drugs and medical supplies are now eligible for reimbursement from the Full-Purpose FSA without a prescription. In addition, menstrual care products have also been added to the eligible expense list for the Full-Purpose FSA.
- **Limited Dental/Vision FSA**: While OTC drugs are generally not available for reimbursement under the Limited Dental/Vision FSA, three categories of expenses are now eligible without a prescription: (1) eye drops and treatments, (2) OTC products for dental, oral and teething pain, and (3) toothache and teething pain reliever.

Although the expenses listed above can now be reimbursed without a prescription, participants in the Health Care FSAs should save their receipts for eligible over-the-counter expenses so they can submit a Pay Me Back claim form to WageWorks for reimbursement. WageWorks and merchants are working to update their debit card system to allow for these expenses to be substantiated at the time of purchase, but your WageWorks debit card cannot yet be used for these purchases. In the next month, WageWorks will be sending a communication that will provide the timing of when the debit card system will be updated and when the WageWorks website will have the comprehensive list of eligible over-the-counter expenses available.

Summary of Material Modifications

The “Expansion of over-the-counter coverage for Health Care FSAs” section above is an SMM for the Wells Fargo & Company Health Care FSA Plan (Health Care FSA Plan) and is intended to notify you of important updates made to the
Health Care FSA Plan. This SMM is added to and modifies the January 1, 2020, Health Care FSA Plan Summary Plan Description (SPD), which is provided in the Benefits Book (Chapter 5: Health Care Flexible Spending Account Plan).

Questions

For other information regarding your Flexible Spending Account, please contact WageWorks at 1-877-924-3967.