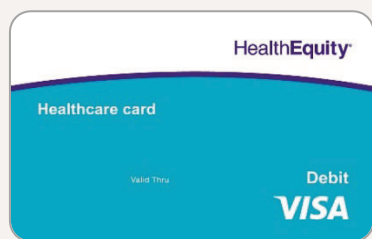


Introducing your HealthEquity Healthcare Card

Paying for eligible health care expenses in the Copay Plan with HRA just got easier



New for 2021, if you enroll in the Copay Plan with HRA, the HealthEquity Healthcare Card gives you a more convenient way to use funds in your health reimbursement account (HRA).

Put your HRA dollars to work for you when you use the new HealthEquity Healthcare Card to pay for eligible expenses. In 2021, if you're enrolled in the Copay Plan with HRA, HRA dollars in your account can be used to cover medical and prescription drug copays, along with other eligible expenses covered by the Copay Plan with HRA. Your medical claims administrator will no longer automatically pay expenses from your HRA balance, giving you more control over when and how to use your HRA dollars.

If you're enrolled in a Full-Purpose Health Care Flexible Spending Account (FSA), you can also use the HealthEquity Healthcare Card to access your FSA balance.

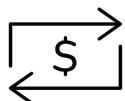
Copay Plan with HRA and Full-Purpose Health Care FSA enrollees — One card, multiple accounts!

If you're enrolled in both the Copay Plan with HRA and the Full-Purpose Health Care FSA, there are important rules regarding which account pays first when you use your card for certain eligible expenses:



When does the HRA pay first?

If you have funds available in your HRA, these will be used first to pay for eligible medical and pharmacy expenses covered by the Copay Plan with HRA when you use your HealthEquity Healthcare Card. When HRA funds are completely exhausted, any available FSA balance will then be applied to these expenses.



When does the FSA pay first?

The FSA pays first on eligible dental and vision expenses, over-the-counter medications, and medical and pharmacy expenses not covered by the Copay Plan with HRA. These expenses cannot be paid from available HRA dollars and will automatically be paid from your available FSA balance when you use your HealthEquity Healthcare Card.¹

Example: How HRA and FSA dollars work with your HealthEquity Healthcare Card

Carlos is enrolled in the Copay Plan with HRA and currently has \$350 in his HRA. During 2021 Annual Benefits Enrollment, he elects to contribute \$500 to a Full-Purpose Health Care FSA for medical, pharmacy, dental, and vision expenses his family has through the year.

In February, Carlos has an unexpected outpatient surgery. His out-of-pocket cost is \$500.

Carlos receives the bill for \$500 and uses his HealthEquity Healthcare Card to pay the bill.

Because this is an eligible medical expense, \$350 from the HRA is used first.

Once Carlos' HRA balance is depleted, the remaining \$150 expense is paid from his FSA account balance.

HRA

\$350

Can be used for eligible medical and pharmacy expenses

1

Full \$350 is applied first toward hospital expense.

Full-Purpose Health Care FSA

\$500

Can be used for eligible medical, pharmacy, dental, vision, and over-the-counter expenses

2

Remaining \$150 is paid using FSA dollars.

Note: Make sure to keep all explanations of benefits (EOBs) and receipts, in case you need to show proof that your payment was for an eligible expense.

How do I use my HealthEquity Healthcare Card at the point of service?

You can use your card instead of cash or credit for eligible health care expenses:²

Health care providers and pharmacies

- Present your medical or pharmacy ID card to help providers determine your copay or coinsurance amount.
- Use your HealthEquity Healthcare Card to pay at the time of service, or when you receive a bill, similar to other health care-related debit cards.

The Card is accepted anywhere that health care

products are sold (including pharmacies, drug stores, doctor's offices, hospitals, and online drug stores).

- Swipe your Card at checkout and choose **credit** (even though it isn't a credit card).

Note: You can also get reimbursed from your HRA and FSA for eligible expenses through Pay Me Back or use Pay My Provider as a type of bill-pay feature to pay a provider directly with HRA and FSA dollars by going to <https://participant.wageworks.com> or by using the EZ Receipts mobile app. All HRA eligible expenses must be submitted for payment within 12 months of incurring the claim.



What happens next?

If you're enrolled in the Copay Plan with HRA or the Full-Purpose Health Care FSA, you'll:

- Receive a quickstart guide in the mail, which will remind you how your new card works.
- Receive and activate your HealthEquity Healthcare Card.
- Sign on to the HealthEquity site for a first-time account setup at <https://participant.wageworks.com>.

Do I need to request a Card?

No. If you enroll in an eligible plan, you'll automatically receive your HealthEquity Healthcare Card by early January.

For additional information about the Copay Plan with HRA, see Chapter 2 of the 2021 *Benefits Book*. You can also view Summaries of Benefits and Coverage and Plan Comparisons for this medical plan on the benefits site on Teamworks.

¹If you have FSA-eligible dependents who are not enrolled in the Copay Plan with HRA, you cannot use your Card to pay for their eligible medical and pharmacy expenses with your FSA until HRA funds are completely exhausted. Instead, you can use your FSA balance for these expenses by utilizing the Pay Me Back or Pay My Provider methods.

²Save your explanations of benefits (EOBs) and receipts for validation and tax purposes. If you've lost or can't produce an EOB or receipt, your options may range from submitting a substitute EOB or receipt to paying back the plan for the amount of the transaction. Even when your Card transaction is approved, a detailed EOB or receipt may still be requested. If you use your Card at an eye doctor's or dentist's office to pay with available FSA dollars, you may need to submit an EOB or other documentation for verification. Failure to do so may result in Card suspension.

The information presented in this document provides a general summary of certain employee benefits sponsored or made available to you by Wells Fargo & Company. The employee benefit plans are maintained pursuant to and governed by official plan documents, which may consist of plan documents, Summary Plan Descriptions (SPDs), insurance policies, and certificates of coverage (collectively, the "plan documents"). In the case of a discrepancy between the information presented herein and the official plan documents, the official plan documents will control. If there are any errors or omissions in such materials, Wells Fargo & Company, the plan administrator, or their authorized designees reserve the right to correct such errors or omissions. For a more detailed summary of the employee benefit plans, see the applicable SPDs and certificates of coverage (for fully insured plans). SPDs are found on Teamworks.

Wells Fargo & Company reserves the unilateral right to amend, modify, or terminate any of its benefit plans (or benefit plan options), programs, policies, or practices at any time, for any reason, with or without notice. Any such amendment, modification, or termination may apply to both current and future participants and their dependents and beneficiaries.

Eligibility for, or participation in, the plans does not constitute a contract or guarantee of employment with Wells Fargo & Company or its subsidiaries or affiliates.

The Card should only be used to pay for expenses that are eligible under the applicable Copay Plan with HRA or health care FSA; it will not work at gas stations, restaurants, or other establishments that are not health-related.

Your HealthEquity Visa Healthcare Card can be used at participating merchants who sell eligible health care products or services everywhere Visa debit cards are accepted. Your HealthEquity Visa Healthcare Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.