

HIGHLIGHTS

Here is a summary of some features of the Reimbursement Account Plans.

Plan Feature	Summary
Eligibility	If you are an eligible employee (a regular, active, full-time or part-time, salaried employee who works for a Participating Company), you are eligible for coverage.
Enrollment	You must enroll if you want to participate in the Reimbursement Accounts. To continue participating after your initial enrollment, you <i>must re-enroll each year</i> during annual enrollment . Your elections do <i>not</i> automatically continue from one year to the next.
About the Reimbursement Accounts	<p>The Reimbursement Accounts allow you to set aside pre-tax dollars from your pay to cover certain health care or child/elder care expenses. There are two Reimbursement Accounts.</p> <ul style="list-style-type: none"> • The <i>Health Care Reimbursement Account (HCRA)</i> may be used to pay for eligible health care expenses (medical, dental, vision and hearing) for you and your HCRA dependents. • The <i>Child/Elder Care Reimbursement Account (CECRA)</i> may be used to pay for eligible child/elder care expenses that allow you to work, or if you are married, that allow both you and your lawful spouse to work, or your lawful spouse to attend school full-time. <p>You may elect to participate in one, both or neither accounts. <i>Under government rules, any amounts not used for expenses incurred during the year must be forfeited.</i></p>
Company Match	The Company will match \$0.25 for every \$1.00 you contribute to your CECRA .
Cost	You fund your Reimbursement Account(s) with pre-tax dollars that are deducted from your pay in equal installments throughout the year. The minimum amount you may contribute to each account during any one Plan Year is \$300. The maximum amount you may contribute each year is \$4,000 for HCRA and generally \$4,000 for CECRA . The total amount contributed to your CECRA including the Company match may not exceed \$5,000.