



Your Health Savings Account (HSA)

Save on today's healthcare expenses while saving for your future.



Important Dates:

Open Enrollment: October 1, 2021 – October 31, 2021

Plan Effective Date: January 1, 2022

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We're here to help

For questions, please contact MetLife Customer Service.

Phone

1-877-759-3399, Monday through Friday, from 8:00 a.m. to 8:00 p.m.
Eastern Time.

Email

SEHPsupport@healthaccountservices.com

Online

HealthSavingsAndSpending.metlife.com

YOUR HEALTH SAVINGS ACCOUNT (HSA)

What is an HSA?

Your Employer provides you with the opportunity to enroll in a Health Savings Account (HSA) if you're enrolled in or eligible to contribute to a High Deductible Health Plan. Your pre-tax dollars are deducted from your paycheck and deposited into an HSA – up to \$3,650 for individuals, \$7,300 for a household annually for 2022, plus a catch-up contribution up to \$1,000 for accountholders age 55 and over¹.

With a tax-advantaged HSA, you use pre-tax dollars to pay for qualified out of pocket expenses including copayments and deductibles, prescription drugs, medical devices, and vision and dental care.² You'll pay less on taxes and have more money available to you. The amount you choose to contribute is taken out of your paycheck in equal amounts each pay period.

The funds from in your HSA not only earn interest, but funds not used to cover expenses remain in your account and continue to grow tax-free from year to year.

What your HSA covers²:

- Copays, coinsurance and deductibles
- Office visits
- X-rays
- Lab work
- Qualified dental and vision expenses
- Prescriptions
- OTC medications & supplies
- Items such as blood pressure monitors and diabetic testing supplies
- For full list, go to IRS Publication 502: [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).

Valuable features make it easy for you

- Seamless enrollment process and account setup
- Easy payments using a single, smart, multipurpose debit card
- 24/7/365 account access through the easy-to-use online portal and mobile app
- Enhanced mobile app technology with the ability to scan bar codes to determine eligible expenses
- Tailored educational resources and decision support tools and one-click answers to your benefits questions

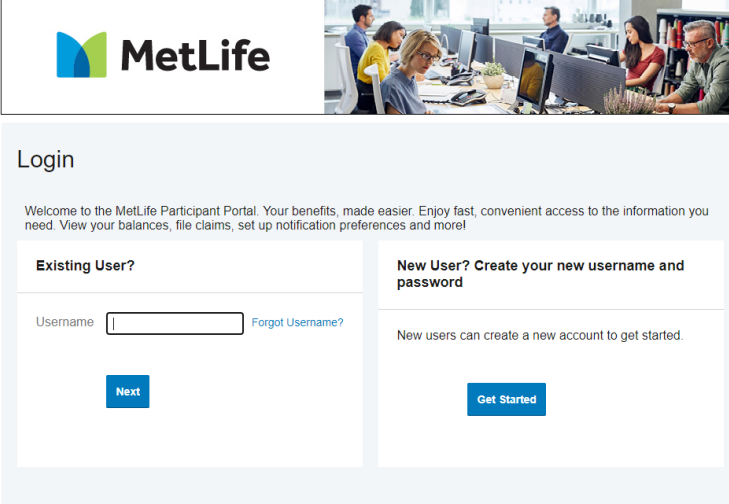


By using pre-tax dollars that are deposited into an account, employees can save up to 30% on qualified expenses.³

ACCESSING YOUR HSA ONLINE

Step 1: Login your account

- Go to HealthSavingsAndSpending.MetLife.com.
- If this is your first-time logging in, you'll need to create an account. Under **New User? Create your new username and password**, click **Get Started**.



The screenshot shows the MetLife Participant Portal Login page. At the top left is the MetLife logo. To the right is a photograph of office workers. Below the header is the 'Login' section with a welcome message: 'Welcome to the MetLife Participant Portal. Your benefits, made easier. Enjoy fast, convenient access to the information you need. View your balances, file claims, set up notification preferences and more!'. There are two main columns. The left column is titled 'Existing User?' and contains a 'Username' input field with a 'Forgot Username?' link and a blue 'Next' button. The right column is titled 'New User? Create your new username and password' and contains a blue 'Get Started' button. A note below the title says 'New users can create a new account to get started.'

Step 2: Provide personal information

- A 'User Identification' box will appear.
- Follow the on-screen instructions, filling in your first name, last name, and zip code and then either your Social Security number or Employee ID.
- Click the **Next** button.



The screenshot shows the MetLife Participant Portal 'Verify User' page. At the top left is the MetLife logo. To the right is a photograph of office workers. Below the header is the 'Verify User' section. It features a progress bar at the top showing 25% completion. The main instruction is 'Complete the information below to verify your identity.' with a '*Required' note. There are four input fields: 'First Name*', 'Last Name*', 'Zip Code*' (with a hint 'Please enter your 5 digit zip code'), and 'Identification Number' (with 'SSN*' below it and a three-part input field). At the bottom are 'Cancel' and 'Next' buttons.

Step 3: Create your username and password.

The password must have a minimum of 8 characters, contain upper and lowercase letters, at least one number and a special character.

- Click the eye icon to view the text you have entered for your password.
- Click **Remember Me** if you would like the website to remember your username for future log ins.
- Click the **Submit** button to continue. Please keep a safe record of your username and password.



The screenshot shows the MetLife logo and a header image of people working at computers. Below the header is the title "Change Username and Password". The main content area is titled "Please change your login information." and contains three input fields: "Username*", "New Password*", and "Confirm Password*". The "Username*" field contains the text "jdickinson". The "New Password*" and "Confirm Password*" fields are masked with asterisks. There are eye icons to the right of the password fields. Below the fields is a "Cancel" button and a blue "Submit" button. A small "*Required" label is in the top right corner of the form area. A note below the password fields states: "Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-). The password must: Have a minimum of 8 characters - Not be one of your last 3 passwords - Contain upper and lowercase letters - Contain at least one number".

Step 4: Security Questions

- Select and answer three security questions.
- Click the **Next** button to complete the process.
- For security reasons, you may be asked one of these questions when completing certain account functions or after logging into your account.
- Please keep a safe record of your security questions for future reference.



The screenshot shows the MetLife logo and a header image of people working at computers. Below the header is the title "Security Questions". The main content area is titled "Please enter an answer to any 3 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password." and contains three dropdown menus, each labeled "Select a question...", followed by an input field for the answer. A small "*Required" label is in the top right corner of the form area. Below the fields is a "Cancel" button and a blue "Next" button. At the bottom of the page, there is a footer with the text: "MetLife logo (c) 2020 MSS, New York, NY 10166 -- All Rights Reserved" and "© WEX Health Inc. 2004-2021. All rights reserved. Powered by WEX Health".

ADD OR REMOVE A BANK ACCOUNT

Add a Bank Account

Step 1:

- Add a personal bank account to your MetLife account(s) by selecting **Accounts**.
- Under **Profile**, select **Banking**.
- Select **Add Bank Account**.

Note: You can use your linked bank account to reimburse yourself from your HSA account for expenses paid out of pocket.

Step 2:

- Complete the required fields and click **Submit**.
- Review the pop-up message and click **Submit**.

Step 3:

A micro-deposit ranging from \$0.01 - \$0.99 will be made to your personal bank account in the next 1-3 business days for security purposes. You can confirm the deposited amount by visiting the MetLife Participant Portal at HealthSavingsAndSpending.MetLife.com.

- The link will read 'One or more bank accounts require activation'.
- Click on **Activation**.
- Enter the amount that was deposited in your personal bank account.
- Click **Submit**.

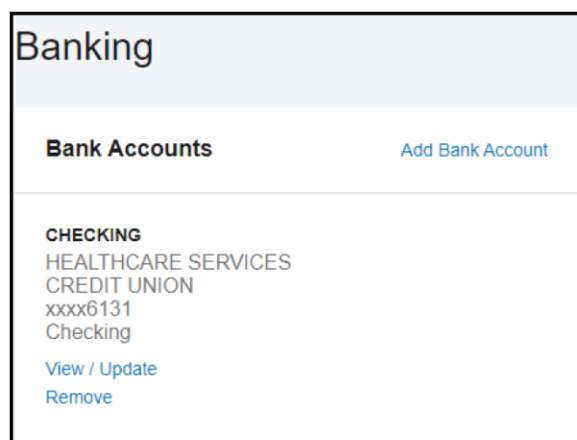
Remove a Bank Account

Step 1:

- Go to **Accounts**, then **Profile** and select **Banking**.
- From there you will see the account(s) you have added.

Step 2:

- Underneath the account will be the option to View, Activate, or Remove.
- The **Remove** button will only be visible when the bank account updates are allowed for the participant and if there are no pending ACH HSA transactions.

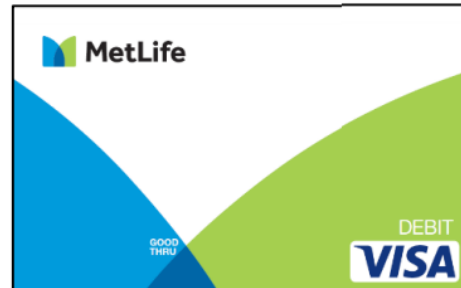


METLIFE DEBIT CARD

Your MetLife debit card provides you access to the funds held in your HSA cash account. 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 for 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. Please refer to the HSA Eligible Expenses to review the list of qualified expenses under your 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 1-877-759-3399, we're available Monday through Friday, 8:00 a.m. to 8:00 p.m. Central 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. You should save all receipts. For a complete list of IIAS merchants, visit sig-is.org.

You'll be able to create an optional PIN 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.

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 will 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.

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

Ordering Additional Card(s):

Two debit cards are issued to you. To order additional debit cards at no cost, go to **Banking/Cards** and, click **Order Replacement Card**. Click **Submit**.

METLIFE 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.
- Utilize your user ID and password to register on the participant portal. No sensitive account information is ever stored on your mobile device. Secure encryption is used to protect all transmissions.

Connects You with the Details

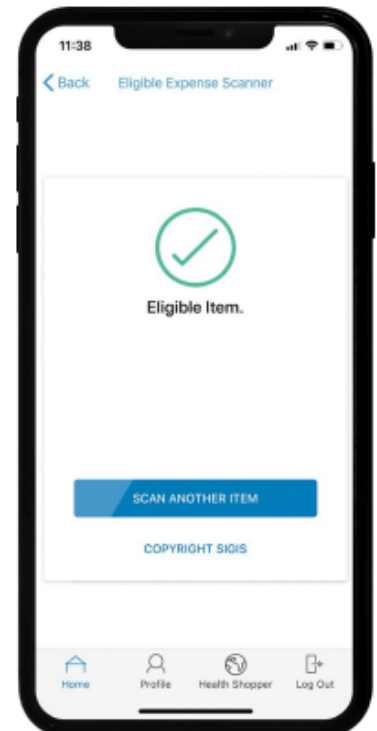
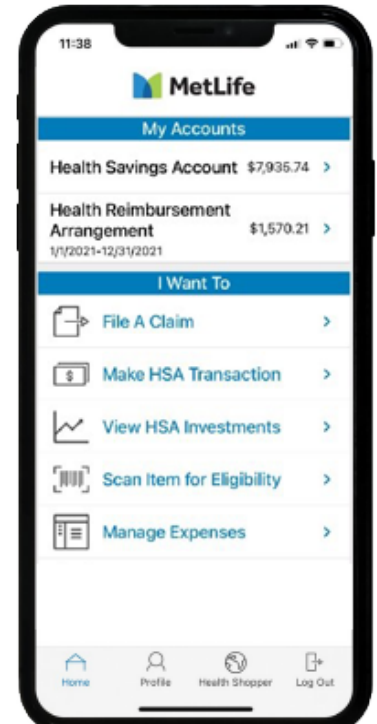
- Quickly check available balances, including investment balances.
- Access account details.
- Click to call or email MetLife Customer Service with questions.
- View notifications and messages about your account.

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 Expense tab to enter medical expense information 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 is an eligible expense for your account(s).
- Real-time product look-up to display whether the product is eligible, ineligible, or not found.



INVESTMENTS

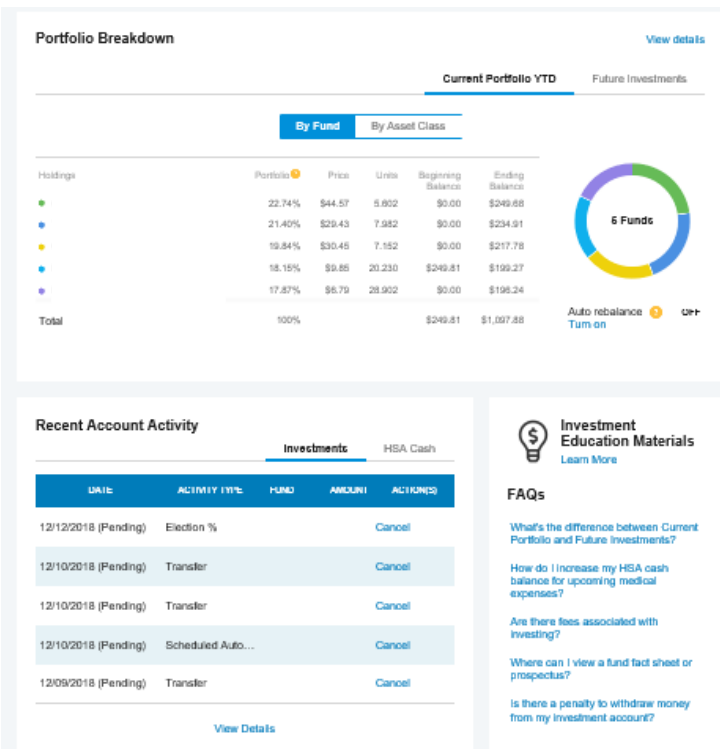
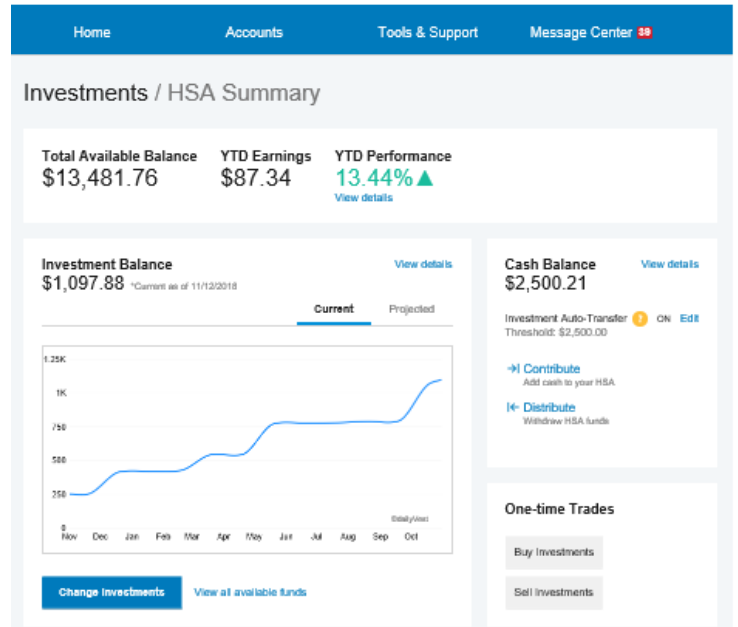
Your investment summary

You are eligible to open an investment account when your cash account balance is \$100 or greater.

Once enrolled, you can view your investments, on the **Accounts** tab from the top navigation bar. Under **Investments**, select **Investments**. Other investment features listed below can be found following the same path. Your investment options may vary based upon your employer's specific offering.

Your Investment Summary includes:

- Investment balances
- Recent activity
- Rate of return
- Election % and Portfolio %
- Detailed table of elections



The graph under **Investment Balance** shows a visual presentation of the history of your investment balance. You can filter by Current and Projected.

Your **Portfolio Breakdown** can be filtered by **Fund** or by **Asset Class**.

Your **Recent Account Activity** can be filtered to see a specific date: All Dates, Last Quarter, Year to Date, Last Month and Custom; All Funds or a Specific Fund; and the activity type: All Activity Types, Purchases, Withdrawals, Transfers, Div/Int, or Fees.

Additional Investment tools found under the Accounts tab under Investments. These include **Education** (provides fund performance, guidance tools, and FAQs) and **Manage Investments**, details below.

Note: The examples provided are illustrations only and do not represent any specific fund or funds. All investments involve risk, including the possible loss of principal. Past performance is no guarantee of future results. For investment advice, please consult with your own advisor.

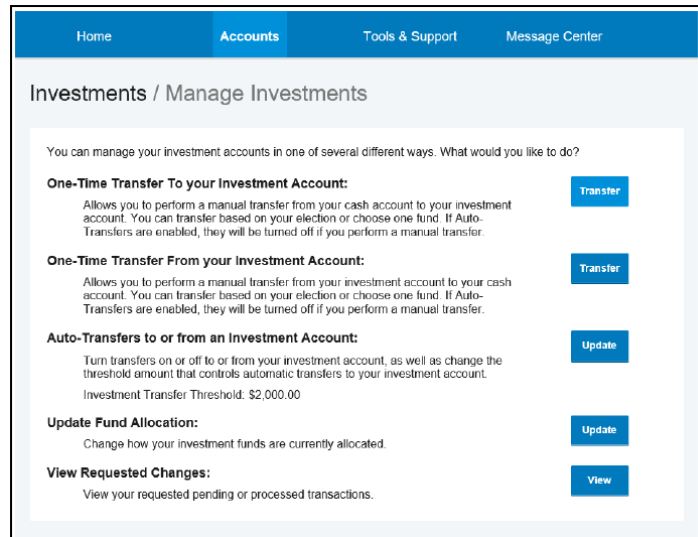
Manage your investments

Manage Investments gives you the ability to choose how you want to allocate your money. If you do not select investment funds, the funds will automatically go into a default investment fund. Your percentages must total 100% and must be whole percentages. A few different options for managing your investments include:

- **One-Time Transfer To your Investment Account:** This allows for a one-time transfer from your cash account to your investment account.
- **One-Time Transfer From your Investment Account:** This allows for a one-time transfer from your investment account to your cash account.

Funds can be transferred based on your initial election chosen when you created your account or by choosing one or more funds available to you. You'll be prompted to choose one of the **Update** options for the Automatic Investment Transfers before completing the transaction. During a manual transfer, you must disable, suspend, or change the automatic investment transfers. If the **Suspend** option is chosen, you will enter in the date you would like your automatic transfers to resume.

If you choose the Select Fund(s) for a one-time transfer, you will be prompted to enter the amounts you wish to transfer, on the next page. Please enter the amounts in the space provided next to the funds of your choice, up to the amount you have available to invest in your account.



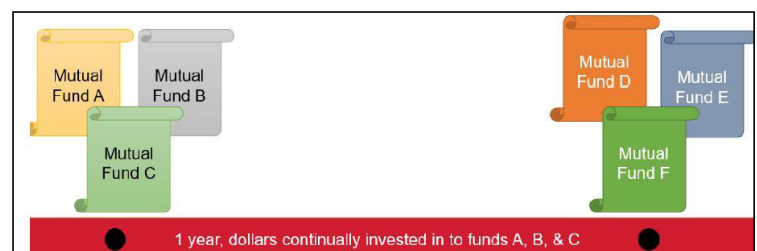
Auto-Transfers to or from an Investment Account: This turns transfers on or off to or from your investment account, as well as changes the threshold amount that controls automatic transfers to your investment account.

Note: Debit Card transactions will pull from your available cash balance in your account. If you are completing a transaction with your debit card, you will not be able to use any investment dollars earned. However, if you opt into investment sweeps this could result in an investment sale to maintain your cash balance.

- **Update Fund Allocation:** This will change how investment funds are allocated.
- **View Requested Changes:** This will show any requested pending or processed transactions. If the plus symbol is clicked, it will provide a drop down with additional information on a pending request.

Realigning your investments

The graphic to the right represents how you would realign your investments. For example, you set up your investments and put your money into funds A, B and C. One year later you decide to update your elections. Changing elections will change the way dollars are invested moving forward; however, this will not change the dollars that were invested for that year, unless you choose to realign your account. Realigning will sell off your A, B, and C funds so that you can now invest prior and future money into funds D, E, and F.



ACCOUNT UPDATES

Add an HSA beneficiary

HSA plans allow you to list a beneficiary. It's recommended that you designate a beneficiary for your HSA as this individual will receive your HSA assets in the event of your death. You may add or change/update your beneficiary at any time.

Step 1:

- Select your name at the top, then click **Profile Summary** in the drop down and select **Add Beneficiary**.
- You will need to enter the following information to successfully add a Beneficiary:
 - Full Name
 - SSN
 - Birth Date
 - Address
 - Relationship to the Account Holder
 - Primary or Contingent Beneficiary

Note: If you wish to designate someone other than your spouse as your primary beneficiary, you'll need to submit a completed **HSA Death Beneficiary Form** with your spouse's signature of consent. This form can be found under the **Tools & Support** tab.

Step 2:

- Complete the required fields and click **Submit**.

Updating HSA coverage

You can update your HSA coverage within the portal to reflect your current HDHP coverage.

Step 1:

- Select **Accounts** in the top navigation bar and then under the Accounts section select **Account Summary**.

Step 2:

- At the bottom of the Account Summary page, select **HSA Coverage Level**.
- You can choose between an Individual plan or a Family plan and the appropriate tax year.

Note: This will not update your insurance coverage.

Change Payment Method HSA Contributions By Tax Year **HSA Coverage Level**

Update HSA Coverage Level ✕

Qualifying Health Plan Coverage

Your qualifying high-deductible health plan (HDHP) coverage determines your maximum contribution to your HSA, per IRS guidelines. The Coverage Level is not prorated and is assumed for the entire tax year. You are responsible for determining any proration that may apply.

Tax Year	Coverage Level ?
2020	<input checked="" type="radio"/> Individual <input type="radio"/> Family
2019	<input checked="" type="radio"/> Individual <input type="radio"/> Family

CREATE AN HSA TRANSACTION

Requesting HSA distributions

You can request funds from your HSA using the Participant Portal, mobile application, or by submitting an **HSA Distribution Request Form**, which can be found under **Tools & Support**.

Step 1

- To request a distribution from the Participant Portal, click **Accounts** from the top navigation bar on the Home Page
- Under **I Want To** select **Make an HSA Transaction**.

Step 2

- To create a distribution, select from: My HSA.
- Choose whether you want the distribution sent to yourself via check or via direct deposit, or to someone else via check. See '**Add Bank Account**' for more information on direct deposit.
- Click **Next**.

Note: Selecting reimbursement via direct deposit will enable you to receive your funds faster than if you request a check be sent to your address on file.

Step 3

- If you selected Someone Else, complete all of the fields (Payee, Payee Name, Account Number, Payee Address).
- Click Next.

Step 4

- Once the distribution details have been added, you can choose to set up a recurring distribution on a schedule.
- If you do not need the distribution to recur, select **One-time**.

Step 5

- Complete the remaining information for the transaction, including the amount
- Click Next.

Step 6

- You will be prompted to read and agree to the disclaimers regarding the distribution from your HSA.
- Once you check the box and click **Submit**.
- You will have to answer a security question before your distribution can be processed.

Note: Checks will be mailed and should arrive within 7-10 business days. Please allow for 2-3 business days for a direct deposit to post to your account.

Requesting HSA distributions

If you have a personal bank account linked, you can contribute to your HSA outside of your payroll deductions through the mobile application or the Participant Portal by selecting the **Make HSA Transaction** link from the **Accounts** tab under **I Want To**. If you do not have a bank account linked, you can submit an **HSA Contribution Form**, available under the **Tools & Support** tab.

Family members can deposit money into your HSA account, up to the annual per-person or family limit set by the IRS. Keep in mind, all contributions from all sources count toward your IRS maximum contribution limits. To ensure you don't exceed the annual contribution limit set by the IRS, be sure to factor in any payroll and employer/family contributions submitted during the year. To view limits, go to irs.gov/pub/irs-pdf/p969.pdf.

Step 1

- To contribute to your HSA via the Participant Portal, you must first provide your bank account information.
- If you have not added your bank account, click on your name at the top, and then click on **Banking**.
- For additional information visit '**Add a Bank Account**' section for steps on how to add a new bank account.

Note: Contributions from a personal linked bank account into your HSA are post-tax dollars. You may be able to claim these on your tax return as tax deductible items. See full list at irs.gov/pub/irs-pdf/p502.pdf.

Step 2

- You can choose to set up a recurring contribution on a schedule. By clicking on **Schedule** it will prompt users to decide a frequency, schedule and start date.
- If you do not need the contribution to recur, select One-Time.

Step 3

- Enter the amount of the contribution and indicate the tax year (if applicable – the prior tax year will show if it is January, February, March or before the tax filing deadline of the current year).

Step 4

- You will be prompted to read and agree to the disclaimers regarding the contribution to your HSA.
- Once you check the box and click **Submit**, your contribution will be initiated.

Note: Please allow 2-3 business days for the transaction to fully process.

FREQUENTLY ASKED QUESTIONS (FAQ)

1. How do I change my HSA payroll deduction amount?

To change your HSA contribution amount please log into your MAP member portal. Detailed instructions to request contribution changes are in the “HSA Mid-Year Change Instructions” document located in the Forms Tab.

2. What do I do if a provider or my health insurance refunds me for an expense I paid for with my benefit account or I requested funds in error?

This can be submitted along with the Contribution Form, indicating that this was a “Mistaken Distribution”. You can either:

1. Deposit the funds into a personal account and then issue a check from this personal account for the funds, or
2. Sign the check over to your HSA account and mail this to the address on the form.

If the funds were returned to your debit card, these will route directly into the account they were originally debited from and no further action is required.

1. What if I use my HSA to pay for something other than a qualified medical expense?

If HSA funds are used for other than qualified medical expenses, the expenditures are subject to applicable income tax. Individuals who are not disabled or over the age of 65, are subject to an additional 20% tax penalty. You will receive tax forms at the end of the year, and it is your responsibility to report any distributions for non-qualified expenses.

2. Can I reimburse myself with HSA funds for qualified medical expenses incurred prior to my enrollment in an HSA?

No. Qualified medical expenses may only be reimbursed, tax-free, if the expenses are incurred after the date your HSA was established.

3. Once I request a transaction, how long does it take for my funds to be available?

If you have a bank account added to your account this can take as little as 3 business days for an HSA transaction. However, a check can take up to 7 business days to arrive.

4. What do I do if my debit card is declined or doesn't work?

Ensure you activated the card. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. Check your balance and verify via your activity that there are no pending transactions you have not accounted for. If using the card at the retail pharmacy, ensure the item is coded as HSA eligible. Still unable to determine the cause? Call our customer service team who can verify the cause and best solution.

5. Who qualifies for an HSA?

Generally, an eligible individual is anyone who meets all the following criteria unless an exception would apply:

- a. Covered under an IRS qualifying High Deductible Health Plan (HDHP);
- b. Not covered by any other health plan that is not an HDHP;
- c. Not currently enrolled in Medicare or TRICARE;
- d. May not be claimed as a dependent on another individual's tax return.

1. Who qualifies as a dependent?

A person generally qualifies as your dependent for HSA purposes if you claim them as an exemption on your Federal tax return. Go to this IRS site for more information at [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).

2. How can I grant my spouse access to my account(s)?

You may submit a Power of Attorney Form or an Authorized Representative Form. These forms can be found via the Participant Portal.

3. Can I use my HSA to pay for expenses incurred by a spouse or dependent?

Yes, you may use your HSA funds without penalty to pay for qualified expenses for yourself, spouse or dependent even if they are covered under another health plan. Please consult a qualified tax advisor for advice.

4. What can I use the HSA for?

The funds in the HSA can be used to pay for qualified medical, dental, vision and prescription drug expenses, including over-the-counter drugs and medications. See the full list in IRS Publication 502². HSA funds used for nonqualified medical expenses are taxed and subject to a 20% penalty if you are less than 65 years of age. Beginning at age 65, HSA funds for non-qualified medical expenses are taxed, but do not incur any penalty.

5. If I change employers, what happens to my HSA?

Since you are the owner of the HSA, you may continue to maintain the account if you change employers. HSA to HSA transfers are permitted and do not impact tax reporting if you are enrolled in an HSA in the future.

6. Who may contribute to an HSA?

Anyone may contribute to the HSA of an eligible individual. If an employee establishes an HSA, for example, the employee, their employer, or both may contribute to the employee's HSA each year. If a self-employed or unemployed individual establishes an HSA, that individual may contribute to the HSA. Family members can deposit money into the employee's HSA account, up to the annual per-person or family limit set by the IRS. Keep in mind, all contributions from all sources count toward your IRS maximum contribution limits.

7. Can I move my HSA to my spouse's HSA and vice versa?

No. As HSA's are linked to each individual HSA, account holders are unable to move their HSA funds to another individual's HSA, per IRS regulations.

8. Who is responsible for determining whether HSA distributions are used exclusively for qualified medical expenses?

As the HSA account holder, you must ensure that distributions are used for qualified medical expenses. Records of medical expenses should be maintained as evidence that distributions have been made for these purposes. You are responsible for ensuring contributions to the HSA do not exceed IRS limits.

9. What happens to the HSA if I die?

If you're married and your spouse is a named beneficiary, they become the owner of the account and assumes it as their own HSA. They may also elect to have the HSA closed and distribute funds in the form of a check. If you're not married, your account will cease to be an HSA. The assets will pass to your beneficiaries or become a part of your estate and be subject to applicable taxes.

17. When will tax documentation become available?

You will receive a 5498-SA for the contributions made by the end of February. You will not need this one for filing taxes. You will only receive a 1099-SA if there were distributions made. The 1099-SA is needed for filing taxes and is typically available by the end of January.

18. Will HSA contributions that I made independently from my employer show up on my W-2?

No. Contributions made by either of these methods are considered after-tax contributions for purposes of W-2 reporting. In order to receive the tax benefit of after-tax contributions, you must claim them on your tax return.

19. Is tax reporting required for an HSA?

Yes. IRS form 8889 must be completed with your tax return each year to report total deposits and withdrawals from your account. You do not have to itemize to complete this form

20. How do I submit my itemized receipts for my HSA?

You will not need to submit your itemized receipts for your HSA plan, however, your distributions will be reported to you and the IRS via your 1099-SA tax document, so you should retain them for your own tax records. The Expenses section is a great place for you to store your receipts to keep an organized record of them. The IRS recommends keeping receipts for seven years.

1. Contribution limits are subject to change and should be checked on an annual basis on the IRS website.
2. Includes a wide range of medical expenses as defined in Section 213(a) of the Internal Revenue Code. The IRS determines what expenses you can pay for. For more information, see IRS Publication 502 at [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf). [In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Please refer to your employer's plan document for the latest list of qualified expenses under your plan.
3. Savings are based on estimated Federal, State and Local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the number of deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or individual. Any discussion of taxes is for information purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should consult with your own advisors for such advice. Federal and state laws and regulations are subject to change.