

A REMINDER ABOUT REIMBURSABLE MEDICAL EXPENSES

1. You can use the Medical Reimbursement Account for the reimbursement of any eligible expenses not paid in full by another plan or for any eligible expenses not covered by your health plan. To be eligible, expenses must meet the following requirements:

- They must be directed or prescribed by a physician.
- They must be directly related to a physical or mental condition.
- Expenses must be incurred on or after the effective date of the plan and while you are a participating employee.
- Expenses must be incurred for you, your spouse or other person who qualifies as an eligible dependent for federal income tax purposes.

2. Examples of eligible expenses include:

- Deductibles (the part of covered expenses you pay before your health plan pays any benefits).
- Coinsurance amounts (the percent of covered expenses you must pay, if any, after the deductible requirement has been met).
- Dental expenses such as exams or other services.
- Vision care expenses such as eye examinations and eyeglasses.
- Hearing care expenses, including hearing examinations and hearing aids.
- Routine physical examinations.
- Prescription drugs.

See your Summary Plan Description for additional information.

3. You must furnish proof that the expenses were incurred by attaching an itemized statement from the provider. If a statement is attached, please write on that statement the line number (taken from column (1) from the front of the form) corresponding to that item of expense. This statement must show the name of the provider, the name of the person receiving the service, the type of service performed, the date of service, and the amount of the expense incurred.

If expenses have been filed with an insurance company, be sure to attach the EOB (Explanation of Benefits) Form to the voucher to show the amount paid by insurance.

A REMINDER ABOUT REIMBURSABLE DEPENDENT EXPENSES

1. In order for your dependent care expenses to qualify for reimbursement from the Dependent Care Reimbursement Account, the following requirements must be met:

- If you are married, your spouse must be working for pay, attending school or seeking employment while you are at work.
 - The dependents receiving care must be under the age of 13 at the time the dependent care services are provided, or the person receiving care must be physically or mentally incapable of self care.
 - The provider cannot be listed as a dependent on your federal income tax form, and, if the provider is your own child, must be at least 19 years of age.
 - An unlicensed day care provider must care for no more than six children (excluding full-time residents of the child care facility).
 - Expenses must be incurred on or after the effective date of the plan and after the date you become a plan participant.
 - Under federal law, when you file your income tax return with the IRS you must also report the name, address, and tax payer identification number of all providers of dependent care services whose fees were reimbursed to you under this plan during the year. Failure to do so constitutes tax fraud unless the provider of these services is a 501(c)(3) tax-exempt organization. If you have questions on how this might affect your tax filing, refer them to your tax advisor.
2. If the amount of dependent care expense reimbursement you receive for a calendar year exceeds your earnings if you are single, or the earnings of the lower paid spouse if you are married, the difference must be reported as taxable income for the year. There are special rules if your spouse is a full time student or is physically or mentally incapable of self care. Again, see your tax or legal advisor.
3. You must furnish proof that the expenses were incurred either by having the provider complete the Certification of Provider Section of the form or by attaching an itemized statement from the provider. If a statement is attached, please write on that statement the line number (taken from column (1) from the front of the form) corresponding to that item of expense.
4. If there is not enough money in your Dependent Care Expense Account to cover in full the eligible expenses listed on this form, you will be reimbursed up to the amount of your account balance. Additional reimbursements due you will be temporarily suspended. Suspended amounts will automatically be processed each time reimbursements are paid.