

Health Savings Account (HSA)

Flores HSA Mobile App

At Flores, our goal is to help you Own Your Health. Flores Accounts Mobile is all about giving you the tools to take control and better manage your health accounts. Safe and secure, Flores Accounts Mobile offers real-time access for all your account needs, 24 hours a day, seven days a week. It's simple, intuitive, and convenient. For assistance please contact the Client Assistance Center at **800.532.3327**.

Features and Benefits

- ▶ Simple and secure login
- ▶ Check account balances
- ▶ View account activity
- ▶ Review and verify IRS-qualified medical expenses
- ▶ Make a payment from your account
- ▶ File claims with receipt images
- ▶ Enter and track expenses
- ▶ Easy access to the Client Assistance Center

To Get Started, Follow These Three Simple Steps

- ▶ Create your username and password by registering on the HSA website www.flores247.com
- ▶ Download Flores Account Mobile App
- ▶ Log in to Flores Account and start managing your account on the go

Download Flores Mobile today



What are my options at Watson Marlow?

Health Care Spending Account

You can use the tax-free money in your account to reimburse yourself for:

- ▶ Eligible expenses not paid by your medical and dental coverage, and
- ▶ Out-of-pocket expenses, such as deductibles and co-payments.
- ▶ NOTE: If you are enrolled in the HDHP and elect an FSA, you will be enrolled in a limited purpose FSA which can be used to reimburse dental and vision claims only.
- ▶ You can find examples of eligible and ineligible expenses in the list below. For a complete list of eligible expenses, you can review IRS Publication 502, which is available from your local Internal Revenue Service Office or by downloading a copy from www.irs.gov.

Eligible Expenses	Ineligible Expenses
Deductibles and copayments not paid by other medical, dental or vision insurance	Elective cosmetic surgery, such as liposuction, hair transplants, electrolysis and face-lifts
Hearing aids and batteries	Custodial care in an institution
Contact solutions	Automobile insurance premiums
Smoking cessation aides	Health club dues, YMCA dues, steam baths, etc.

The Health Care Spending Account may be right for you if you and your eligible dependents typically have predictable out-of-pocket medical or dental expenses during the year.

If you choose the Health Savings Account (HSA), the government allows you to set aside pre-tax money into a separate checking account at the bank. You can use the money for your deductibles if you wish or for other items related to Section 125 of the IRS Code, see IRS web-site for full listing.

You can put up to \$4,300 (single) or \$8,500 (family) for the 2025 plan year.

The contribution amounts are greater than the maximum deductibles. Participants over age 55 have an additional \$1,000 catch up provision annually.

Watson Marlow will put money into your HSA account for you if you choose the HSA option.

Watson Marlow will pro-rate HSA employer contributions for new employees based on their benefit eligibility date:

- ▶ Example: Single Coverage, benefit eligibility date March 1 = employer contributions of \$833.33 upfront ($\$1,000/12 \times 10$ months) for that year.
- ▶ Example: Single Coverage, benefit eligibility date July 1 = employer contributions of \$500 upfront ($\$1,000/12 \times 6$ months) for that year.

For all current employees enrolling in Medical Coverage for the 2025 Benefit year, Watson Marlow will give you the full HSA Contribution in January 2025.

Total Annual Employer Contribution	
Single	\$1,000
Employee & Spouse	\$2,000
Employee & Child(ren)	\$2,000
Employee & Two or more	\$2,000

To be able to contribute to an HSA after age 65, you must not enroll in Medicare. If you are not enrolled in Medicare and are otherwise HSA eligible, you can continue to contribute to an HSA after age 65.



How to Use Your HSA

It's easy to manage your Health Savings Account (HSA) online. Access real-time account balances, transaction history and statements, as well as track your expenses online. Sign up for online banking today.

- ▶ **Mobile App**—Use your iOS (iPhone, iPod Touch, iPad) or Android-powered device to check available balances in your account and view HSA transaction details, save and store receipts using your device's camera, receive account balances and configurable alerts via text message, and access customer service contact information.
- ▶ **Dashboard**—Use this tool to track your healthcare expenses, submit and retain receipts and claims from multiple insurance and financial account providers. Also view expenses by provider, category, and more.

How to Deposit Funds into your HSA—To maximize HSA tax and savings benefits, begin funding your account as soon as you can. You can even rollover funds from a previous HSA. Flores offers several convenient methods for making contributions to your HSA:

- ▶ **Payroll Deductions**—Flores will facilitate recurring pre-tax payroll deductions. Log into your account to update your HSA contribution anytime throughout the year.
- ▶ **Online Transfers**—On the Flores website, you can transfer funds from an external bank account, such as a personal checking or savings account, to your HSA.
- ▶ **Check**—Mail your personal check and completed Contribution Form to: Flores, PO Box 939, Sheboygan, WI 53082

How to Pay for Healthcare Expenses from your HSA—Whether you want to reimburse yourself for an IRS-Qualified medical expense paid out-of-pocket or you want to pay directly from your HSA, Flores offer multiple options for accessing your funds:

- ▶ **Health Benefits Debit Card**—Your HSA funds are loaded onto your Flores MasterCard. Simply swipe your card as credit to pull the funds from your HSA account to pay the provider directly.
- ▶ **Pay My Provider**—You can also transfer your HSA funds directly to a provider. Through your HSA portal at www.flores247.com, choose the Bill Pay option in the My Accounts dropdown. Select Bill Pay and then Pay Someone Else to send payment once, weekly, or monthly.
- ▶ **Online Transfers**—You can transfer your HSA funds into your checking/savings account or send yourself a check. Through your HSA portal at www.flores247.com, choose the Bill Pay option in the My Accounts dropdown. Select Bill Pay and then Pay Me to then reimburse yourself via direct deposit or check.

