

# HSA Overview for 2026

Active employees with an open Health Savings Account who wish to move their account from Flores to Fidelity in 2026 are required to elect the HSA for 2026 (see Benefits Guide for eligibility) during open enrollment and acknowledge the Flores-Fidelity eConsent. By consenting to the transfer, your balance with Flores will become available in your Fidelity account at the beginning of 2026.

A blackout period will occur in the first quarter of 2026 as balances are being transferred to Fidelity. You will not have access to your funds in your Flores account during this timeframe. Your Flores debit card will be disabled on the first day of the blackout period. If you have funds in your new HSA with Fidelity, you may access those funds during this period to cover eligible expenses (via the Fidelity debit card or reimbursement through Fidelity if the expense is paid by cash, check, or personal card).

**Once the blackout and transfer dates are finalized, a separate communication will go out.**

## Key Takeaways

- ▶ eConsent is required to transfer your Flores HSA balance to Fidelity. *If eConsent elected, account transfer fee and monthly account fees for both carriers (in January and February) are covered by Watson-Marlow.*
- ▶ Fidelity debit cards will be mailed in December 2025.
- ▶ Employer contributions will begin in January 2026.
- ▶ Account balance transfer (if HSA and eConsent elected) takes place after the blackout period. Dates will be available soon.
- ▶ If eConsent is declined, accounts that remain with Flores after December 31, 2025, will no longer be managed by Watson-Marlow.

## Accounts That Do Not Transfer

If you decline the eConsent process, your account and remaining funds will stay with Flores. After December 31, 2025, any fees associated with your Flores account will be your responsibility. If you do not consent to transfer your account during open enrollment and you wish to move your account to Fidelity at a future date, you can request an Individual Transfer of Assets through Fidelity after January 1, 2026. Any fees associated with the transfer will be your responsibility.



# Health Savings Account (HSA)

## Fidelity HSA Mobile App

At Fidelity, our goal is to help you Own Your Health. Fidelity Health Mobile is all about giving you the tools to take control and better manage your health accounts. Safe and secure, Fidelity Health 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 **800.544.3716**.

### 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.netbenefits.com](http://www.netbenefits.com)
- ▶ Download Fidelity Account Mobile App
- ▶ Log in to Fidelity Account and start managing your account on the go



## What are my options at Watson-Marlow?

### Healthcare 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](http://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 Healthcare 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 website for full listing.

**You can put up to \$4,400 (single) or \$8,750 (family) for the 2026 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 \$333.33 upfront and \$500.00 in July ( $\$1,000/6 \times 4$  months) for that year.
- ▶ Example: Single Coverage, benefit eligibility date July 1 = employer contributions of \$500 upfront ( $\$500/6 \times 6$  months) for that year.

Here's how it will work:

- ▶ Deposits will still be prorated. New hires receive the first half prorated based on hire month and deposited by the end of the month. This would include March through June. The second deposit will be in July for the remaining portion.
- ▶ Employees hired before the start of the new plan year will receive the first half in January and the remaining portion in July.

For all current employees enrolling in Medical Coverage for the 2026 benefit year, Watson-Marlow will deposit half of the employer HSA contribution in January and the other half in July.

	Total Annual Employer Contribution	
	January	July
Single	\$500	\$500
Employee and Spouse	\$1,000	\$1,000
Employee and Child(ren)	\$1,000	\$1,000
Employee and Two or more	\$1,000	\$1,000

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**—Fidelity will facilitate recurring pre-tax payroll deductions. Log into your account to update your HSA contribution anytime throughout the year.
- ▶ **Online Transfers**—On the Fidelity 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 Fidelity.

**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 Fidelity 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.netbenefits.com](http://www.netbenefits.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.netbenefits.com](http://www.netbenefits.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.

