

Savings and Spending Accounts for the LiveWELL Health Plans

My Health. My Choice.

LiveWELL HEALTH PLAN

with Savings Account (HSA)

LiveWELL HEALTH PLAN

with Spending Account (FSA)

	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)	Flexible Spending Account (FSA)	LiveWELL Incentive Account
How it works	An account that includes contributions from both Atrium Health and the teammate (pre-tax). Funds may be used to pay for qualified medical, dental and vision expenses.	Allows teammates to set aside pre-tax dollars to pay for qualified dental and vision expenses that occur during a 12-month period.	Allows teammates to set aside pre-tax dollars to pay for qualified medical, dental and vision expenses that occur during a 12-month period.	Atrium Health will deposit LiveWELL incentives earned during the year. Funds can be used to help pay for qualified medical, dental and vision expenses. Employer funded only.
What is the maximum annual contribution?	Maximum IRS contribution for the year includes the sum of all teammate and Atrium Health contributions. Teammate only \$3,550 Family \$7,100 <i>Teammates age 55 or older are allowed additional "Catch up" contribution of \$1,000</i>	Maximum contribution is \$2,700	Maximum contribution is \$2,700	Maximum Atrium Health contribution: Teammate only \$750 Family \$1,500
What happens to my unused funds?	Unused balances rollover from year to year. It's yours to keep and you never lose it, even if you change jobs or retire.	You may rollover up to \$500 to the next year. If you leave Atrium Health or lose benefits eligibility, unused funds will be forfeited.	You may rollover up to \$500 to the next year. If you leave Atrium Health or lose benefits eligibility, unused funds will be forfeited.	You may rollover the full account balance from year to year. If you leave Atrium Health your unused funds will be forfeited.
When are the funds in my account available for use?	Funds are available as soon as contributions are deposited into your account throughout the year.	The full contribution amount is available on the first day of coverage period.	The full contribution amount is available on the first day of coverage period.	Funds are available as soon as contributions are deposited into your account throughout the year.
Do I have the ability to invest my funds?	Yes, if the account balance exceeds \$1,000.	No	No	No

For more details, please visit MyHealth.BankofAmerica.com or call 866-731-4206.