

## Disney health reimbursement accounts



Keep your family and finances healthy.

### Your health care. Your priorities.

Individuals and families have different health care needs and priorities. Disney recognizes the importance of flexibility and personal choice when it comes to health care. That's why they've established a tax-advantaged health reimbursement account (HRA) for you with Optum Bank, based on the medical plan option you are enrolled in.

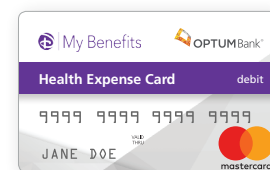
### How does the Disney HRA work?

If you are enrolled in the Basic PPO, Cigna HMO, Kaiser HMO, or one of the Central Florida or HMSA medical plan options, an HRA is automatically established for you with Optum Bank. Then, if you (or your enrolled spouse or partner) earn wellness rewards, they are credited to your HRA. Additionally, if you or your spouse participate in a maternity support program, those rewards are paid to your HRA as well. This is a company benefit; you cannot add to your HRA and nothing is withheld from your pay to fund the HRA. You can use your HRA to pay or be reimbursed for eligible out-of-pocket health care expenses that are not covered by insurance or another benefit.

### Managing your account.

It's easy to check your account anytime. Just go to [optumbank.com/disney](https://optumbank.com/disney) to see account transactions and balances, submit claims, and sign up for text alerts and direct deposit of claims reimbursements. You can even use your mobile device to snap a photo of a receipt and upload it to your account. It's that easy.

### The most convenient way to pay.



Use your Optum Bank payment Mastercard® anywhere Mastercard® is accepted. But be sure to save receipts. We may ask you to verify that a card transaction was eligible for reimbursement from your HRA.

## Submitting claims and getting reimbursements.

You can use your Optum Bank payment Mastercard® to pay for eligible health care expenses. It's fast, convenient and easy.

You can also pay for eligible health care expenses with a personal credit card or check. Then submit a claim on our website, through our mobile app, by email, mail or by fax (find the form on the Optum Bank website.) Along with the claim, submit a receipt that shows:

- The name of the doctor or other service provider, pharmacy or store
- The date of service or purchase
- A description of the service(s) or item(s) purchased
- The amount charged (or what you are responsible for paying)

We can deposit your reimbursements directly into your bank account. Sign up for direct deposit after you sign in to your account at [optumbank.com/disney](http://optumbank.com/disney).

If you don't sign up for direct deposit, we'll send you checks after we process your claims (claim amount must be for a minimum of \$25 to issue a check).

## Here's another benefit.

Any balance remaining in your HRA account at the end of the plan year will automatically roll over so you can add it to any new funds coming into your account as you earn more rewards in the new plan year. This lets you make wise decisions about your health and about using your HRA dollars. Your HRA will roll over year after year as long as you remain with Disney. Once you leave the Company, you will have access to spend your HRA balance on eligible expenses through the end of the calendar year.

## You may be able to use your HRA to pay for eligible expenses such as:

- Doctor's visits and copays
- Prescriptions
- Dental treatment
- Diagnostic tests and devices
- Eye exams
- Eyeglasses and contact lenses
- (Certain) over-the-counter drugs and medications
- Physical therapy

## Generally, you may not use an HRA for expenses like:

- Health club dues
- Teeth whitening
- Vitamins and nutritional supplements
- Toiletries (toothpaste, shampoo, body lotion)

## IMPORTANT

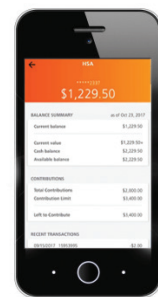
This is only a partial list. For more information, check your summary plan description at D Life | My Benefits or IRS Publication 502 which can be found at [irs.gov/pub/irs-pdf/p502.pdf](http://irs.gov/pub/irs-pdf/p502.pdf) or by visiting [optumbank.com/disney](http://optumbank.com/disney).

## Get peace of mind.

Watch the mail for your welcome letter and Optum Bank payment Mastercard®.

## Account access on the go.

The Optum Bank mobile app is the most convenient way to check your balance, submit and review claims, and receive messages—even when you're in line at the pharmacy. You can snap a photo of a receipt using your device's camera and upload it to your account to document your claim.



## Questions? We've got the answers.

If you have questions about your HRA or a specific reimbursement, you can find the information quickly by signing in to your account at [optumbank.com/disney](http://optumbank.com/disney).

This communication is subject to your specific plan documents and personal circumstances, and is not intended as legal or tax advice.

Health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. Federal and state laws and regulations are subject to change.

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