



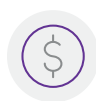
Eligible health care expenses for your HSA, FSA or HRA

Under your Disney benefits, you can pay for eligible health care expenses with tax-free dollars from your Optum Bank Health Savings Account (HSA), Health Care Flexible Spending Account (FSA) or Health Reimbursement Account (HRA). With an HSA or FSA, you contribute to the account through pre-tax payroll deductions. With an HRA, Disney offers Company-funded contributions through Wellness Rewards you earn to help offset your health care costs. Disney also adds a Company contribution as well as any earned Wellness Rewards to your HSA account. You can use these accounts to pay or be reimbursed for eligible out-of-pocket health care/medical expenses that are not covered by insurance or another benefit.

Examples of eligible health care expenses

The following list includes common examples of HSA, FSA and HRA eligible health care expenses. For a complete list, visit [irs.gov](https://www.irs.gov) and search for **Publication 502, Medical and Dental Expenses**.

- ✓ Alcoholism treatment
- ✓ Breast pumps and supplies
- ✓ Chiropractic services
- ✓ Contact lenses and solutions
- ✓ Dental treatment (X-rays, fillings, braces, extractions, etc.)
- ✓ Drug addiction treatment
- ✓ Hearing aids (and batteries for use)
- ✓ Hospital services
- ✓ Laboratory fees
- ✓ Menstrual care products
- ✓ Operations/surgery (excluding unnecessary cosmetic surgery)
- ✓ Over-the-counter medical supplies (i.e., bandages, crutches, insulin, pregnancy tests, etc.)
- ✓ Over-the-counter medicines and drugs (i.e., cold medicines, cough drops, sleep aids, etc.)
- ✓ Psychiatric care
- ✓ Psychologist counseling
- ✓ Service animal
- ✓ Therapy
- ✓ Transplant expenses
- ✓ Vasectomy
- ✓ Wheelchairs
- ✓ X-rays



Nothing is withheld from your pay to fund the HRA. Disney credits your account with any rewards you and your enrolled spouse or partner earn under the Wellness Rewards Program, up to \$300 each per year, within 4-6 weeks after you earn the rewards. You can enroll in an FSA whether or not you are enrolled in a Disney medical plan option.

For more information, visit optumbank.com/disney.



Dependent Day Care FSA eligible expenses

With an Optum Bank Dependent Day Care Flexible Spending Account (DCFSA), under your Disney benefits, you can save for day care, child care and preschool through pre-tax payroll deductions. If you are working, you may use your account to pay for the care of your child under the age of 13 or to care for qualifying dependent adults, like disabled children or elderly parents, who can't care for themselves.

Examples of eligible expenses

The following list includes common examples of DCFSA eligible medical expenses. For a complete list, visit [irs.gov](https://www.irs.gov) and search for **Publication 503**.

- ✓ Adult day care for an elderly parent
- ✓ Before- and after-school programs
- ✓ Care for a disabled person
- ✓ Care while living in a foreign country; while looking for work; when one parent works days and the other works nights
- ✓ Day camp (overnight camp is not eligible)
- ✓ Employment taxes (when caregiver is employee of DCFSA participant)
- ✓ Household services (if person providing care also provides household services)
- ✓ In-home care (Au pair, babysitter, nanny, etc.)
- ✓ Late fees for late pickup due to participant's work schedule
- ✓ Nursery school and preschool
- ✓ Sick-child facility cost of care
- ✓ Transportation (when provided by caregiver, to and from care location)



You may enroll in a dependent care FSA as long as you and your spouse are working, looking for work or are a full-time student. You do not have to be enrolled in a Disney medical plan option.

The examples listed here are not all-inclusive, and the IRS may modify its list from time to time. Consult your tax advisor for specific tax advice.

For more information, visit optumbank.com/disney.



Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. The content of this communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.