

## Which savings or reimbursement account is right for you?

Based upon the Disney medical option you choose during your benefits enrollment period, you will have access to one or more Savings or Reimbursement Accounts. You may be eligible to use a Health Savings Account (HSA), Health Reimbursement Account (HRA) or Flexible Spending Account (FSA) for your eligible expenses. This overview can help you decide which account is right for you and your family.

### Health Savings Account (HSA)

A Health Savings Account is funded with tax-free\* dollars from Disney and by your own contributions. You can use the funds to pay for eligible health care expenses for you, your spouse and your tax dependents, even if they are not eligible for or enrolled in your Disney benefits.

#### Benefits of having an HSA

- **Company Contribution** – When you elect the Consumer Choice medical plan option, Disney will contribute \$500 to your HSA for individual coverage and \$1,000 if you cover one or more dependents.
- **Tax savings** – Money you contribute to your HSA can reduce your taxable income.
- **Tax-free\* earnings** – Money kept in your HSA earns interest each month.
- **HSA ownership** – You decide how to spend or save your HSA funds. If you change jobs or health plans, you keep your funds.
- **No “use-it-or-lose-it” rule** – If you don’t use the money in your account by the end of the year, it continues to roll over into the next year.
- **Less paperwork** – You don’t have to submit documentation each time you use your HSA. (But it’s still important to save your receipts.)
- **Investment options** – Once you have more than \$500 in your HSA, you can invest any amount that exceeds the \$500 minimum balance.

### Health Reimbursement Account (HRA)

A Health Reimbursement Account (HRA) is completely funded by Disney, solely with the wellness rewards that you and your enrolled spouse or domestic partner earn. No additional deposits can be made to this account. You can use the funds to pay for eligible out-of-pocket health care expenses for you, your spouse and your tax dependents, even if they are not eligible for or enrolled in your Disney benefits.

#### Benefits of having an HRA

- **Tax-free\* money** – You get to use tax-free, Disney-provided dollars to pay for your eligible health care expenses.
- **Works with an FSA** – You can have both a Health Care FSA and an HRA at the same time. This means more ways to save money!
- **No “use it or lose it” rule** – The balance in your HRA rolls over from year to year as long as you work for the Company.

### Flexible Spending Account (FSA)

A flexible spending account (FSA) lets you set aside money from your paycheck (on a pre-tax basis) to use for eligible out-of-pocket expenses. You can contribute to a Health Care FSA and/or a Dependent Day Care FSA through Disney.

#### Health Care FSA

Reimburses you for eligible health care expenses for you, your spouse and your eligible dependents. These include medical, dental, vision, hearing and prescription drug expenses. You can also use the FSA funds to pay for copays, coinsurance and over-the-counter (OTC) items.\*\*

#### Dependent Day Care FSA

Reimburses you for eligible child and adult care expenses, including day care, before and after school care, nursery school, preschool and summer day camp, or care for an aging parent to enable you to work.

#### The benefits of having an FSA

An FSA can help reduce your income taxes and increase your take home pay!

\*Please note that not all states provide favorable income tax treatment for savings and reimbursement accounts.

\*\* You will need a written prescription for OTC drugs and medicines.

## Making sense of HSAs, HRAs and FSAs

### How much can I contribute to my account?

- **HSA**–The IRS maximum contribution amount to an HSA is \$3,400 for individual coverage and \$6,750 for family coverage. Because Disney will make contributions to your HSA, the amount you can contribute will be less than the limit.
- **HRA**–This account is only funded by Disney as you earn wellness rewards. You cannot contribute to your HRA.
- **Health Care FSA**–The annual maximum contribution amount is \$2,550. If you and your spouse both participate in a Health Care FSA, you can each contribute up to \$2,550.
- **Dependent Care FSA**–The annual maximum amount depends on your tax filing status.
  - If you're married and filing jointly, your contribution limit is \$5,000.
  - If you're married and filing taxes separately, your contribution limit is \$2,500.
  - If you're single and head of household, your contribution limit is \$5,000.
  - If either you or your spouse earn less than \$5,000 a year, your contribution limit is equal to the lower of the two incomes.
  - If your spouse is a full-time student or incapable of self-care, your contribution limit is \$3,000 a year for one dependent and \$5,000 a year for two or more dependents.

### What expenses are eligible?

A list of common eligible and ineligible expenses items is available in the [Resource Center](#) on [disney.healthhub.com](http://disney.healthhub.com).

If you elect	Employee Only	HSA Employee + child(ren) coverage	Employee + spouse/partner or employee + family coverage	HRA	HCFSA	DDCFSA
IRS contribution limit	\$3,400	\$6,750	\$6,750	N/A	\$2,550	\$5,000
Disney contribution	-\$500	-\$1,000	-\$1,000	N/A	N/A	N/A
Potential wellness rewards	-\$300	-\$300	-\$600	\$300/\$600	N/A	N/A
Your maximum contribution	\$2,600	\$5,450	\$5,150	N/A	\$2,550	\$5,000

If you'll be age 55 or older this year, you'll be able to make an additional "catch-up" contribution of up to \$1,000 to your HSA– bringing your maximum contribution amount to \$3,600 for individual coverage, \$6,450 for employee + child(ren) coverage, and \$6,150 for family coverage.

## Frequently asked questions about savings and reimbursement accounts

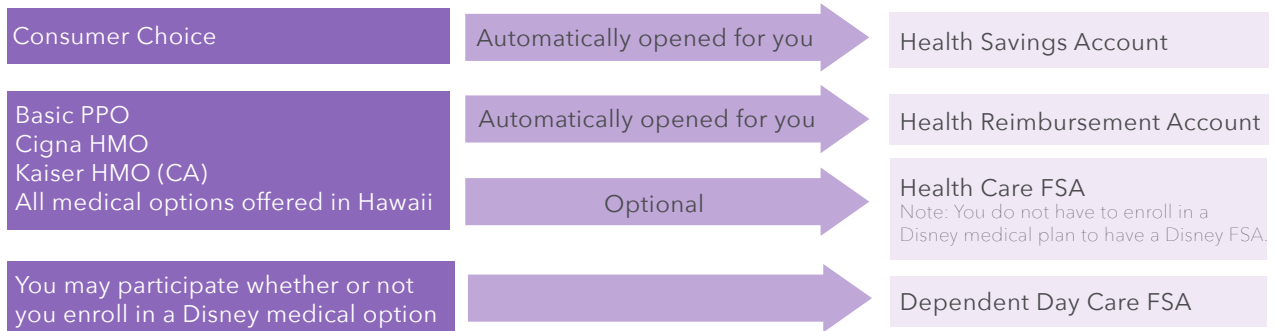
	HSA	HRA	FSA
What are the eligibility requirements?	<ul style="list-style-type: none"> <li>You must be enrolled in Disney's Consumer Choice medical option to contribute to an HSA.</li> <li>You cannot have a general-purpose Health Care FSA or an HRA in the same year. This is also true of your spouse.</li> <li>You cannot have other health coverage except what is allowed by the IRS. See IRS Publication 969 for a list of allowable insurance coverage.</li> <li>You cannot be enrolled in benefits under your spouse's medical plan or other plan that is not a high-deductible plan.</li> <li>You cannot have Medicare or TRICARE.</li> <li>You cannot have received Veterans Affairs (VA) health benefits for a non-service-connected disability in the previous 3 months.</li> <li>You cannot be claimed as a dependent on another person's tax return.</li> </ul>	<ul style="list-style-type: none"> <li>If you enroll in Disney's Basic PPO, Cigna HMO, Kaiser HMO (CA), or any medical option offered in Hawaii, the wellness rewards you and your spouse or partner earn will be deposited into an HRA.</li> </ul>	<ul style="list-style-type: none"> <li>You cannot enroll in a Health Care FSA if you enroll in the Consumer Choice medical option, which is paired with an HSA.</li> <li>If you enroll in the Dependent Day Care FSA, your dependent care expenses must be for a qualifying person. This includes: <ul style="list-style-type: none"> <li>your children under age 13, or</li> <li>a spouse or other dependent (such as a parent or a disabled child over age 13) who lives with you and is incapable of self-care.</li> </ul> </li> </ul> <p>Note: Your dependent does not need to be covered under your Disney benefits.</p>
How do I access the funds?	<ul style="list-style-type: none"> <li>Use the PayFlex Card, your account debit card.</li> <li>Pay out of pocket and request reimbursement ("Make an HSA Withdrawal"). You can do this online or through the mobile app.</li> <li>Use online bill payment ("Make an HSA Payment") to pay your provider directly from your HSA.</li> </ul>	<ul style="list-style-type: none"> <li>Use the PayFlex Card, your account debit card.</li> <li>Pay out of pocket and submit a claim for reimbursement. You can do this online, through the mobile app or fill out a paper claim and fax or mail it to PayFlex.</li> <li>Use online bill payment ("Pay Them") to pay your provider directly from your HRA.</li> </ul> <p>Note: If you have a Health Care FSA and an HRA, the funds will come out of your FSA first. Once you use all the funds in your FSA, any other eligible health care expenses for the plan year will come out of your HRA.</p>	<ul style="list-style-type: none"> <li>Use the PayFlex Card, your account debit card. (For Health Care FSA only)</li> <li>Pay out of pocket and submit a claim for reimbursement. You can do this online, through the mobile app or fill out a paper claim and fax or mail it to PayFlex.</li> <li>Use online bill payment ("Pay Them") to pay your provider directly from your FSA.</li> </ul> <p>Note: If you have a Health Care FSA and an HRA, the funds will come out of your FSA first. Once you use the funds in your FSA, any other eligible health care expenses incurred during the plan year will come out of your HRA.</p>

## How do I get started?

**STEP 1** - Review your health care and dependent day care expenses from this past year and think about what you expect to spend during the calendar year. This will help you decide which medical option and account combination will work best for you and how much you should contribute.

**STEP 2** - Decide which medical option will work best for you. Remember, the medical option you choose will determine which savings and reimbursement account(s) you can have.

### Disney Medical Option



**STEP 3** - Make your elections during your benefits enrollment period. You can enroll online through D Life | My Benefits on The Hub, at [benefits.disney.com](http://benefits.disney.com), or by calling the Disney Benefits Center at 1-800-354-3970.

### Stay connected to your tax-advantaged account

When you have an account with PayFlex, you can sign up for various alerts on your account. These will help you stay up to date on your account activity. Log in to [disney.healthhub.com](http://disney.healthhub.com) and click on **My Settings**. Then select the notifications link to get started. Any anytime you have questions or need help, call PayFlex at 1-866-353-9347.

### PayFlex Mobile® app



The PayFlex Mobile application gives you virtually 24/7 access to your account. The PayFlex Mobile app is free\* and available for iPhone® and iPad® mobile digital devices, as well as Android™ smartphones. The app lets you:

- Manage your account and submit claims
- Make contributions to your HSA, withdraw funds from your HSA and pay your health care provider directly from your HSA
- View your account balance, payments and deposits
- Receive account alerts and submit documentation (if applicable)
- View a list of common eligible expense items

### Questions?

You can call PayFlex at 1-866-353-9347. Agents are available Monday - Friday, 8 a.m. - 8 p.m. ET (5 a.m. - 5 p.m. PT) and Saturday, 10 a.m. - 3 p.m. ET (7 a.m. - 12 p.m. PT).

This material is for informational purposes only. The information describes the Flexible Spending Account ("FSA") in general terms. All spending accounts have limitations and exclusions. FSA plans are governed by the rules of Section 125 of the Internal Revenue Code and will be administered in accordance with those rules. Estimate fund amounts carefully. Unused funds will be forfeited after the last day of the plan year. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to Disney's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to [www.disney.healthhub.com](http://www.disney.healthhub.com). MasterCard® is a registered trademark of MasterCard International Incorporated.

Investment services are independently offered through a third-party financial institution. The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.

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