

Savings and Reimbursement Account Comparison

This comparison document will help you determine which Disney medical option and accompanying savings or reimbursement account best meets your family's needs. There are many factors to consider, including whether you are married, if you are covering dependents, whether your spouse or domestic partner also works for Disney, or whether your spouse also has access to a savings or reimbursement account through their own medical coverage.

Click the link that describes your marital status to take you to the section that applies to you.

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| Single, may have dependents | | | | | | | | |
|--|---|---|--|--|---|--|---|--|
| Health Savings Account (HSA) | Health Reimbursement Account (HRA) | Flexible Spending Account (FSA) | | | | | | |
| <p><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> • Consumer Choice | <p><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> • Basic PPO • Cigna® HMO • Kaiser HMO (CA) • All medical options offered in Hawaii | <p><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> • Basic PPO • Cigna HMO • Kaiser HMO (CA) • All medical options offered in Hawaii <p>Note: You may enroll in an FSA without participating in a Disney medical option.</p> | | | | | | |
| Account Options with an HSA | Account Options with an HRA | Account Options with an FSA | | | | | | |
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| HSA Contributions <i>Note: State taxes may apply.</i> | HRA Contributions | FSA Contributions | | | | | | |
| <p><u>Option 1:</u> Employee elects individual medical coverage</p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$3,400* *Includes employee and employer contributions • Disney will contribute \$500 plus any wellness rewards earned (up to \$300). • Employee can contribute up to \$2,600**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p style="text-align: center;">(Click here to view option 2)</p> | <p>Employee elects either individual or family medical coverage</p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300). • Employee cannot contribute to this account. | <p><i>Health Care FSA</i></p> <p>Employee enrolls in a Health Care FSA</p> <ul style="list-style-type: none"> • Employee can contribute up to \$2,550*. • Disney will not contribute to this account. <p><i>Dependent Care FSA</i></p> <p>Employee enrolls in a Dependent Care FSA</p> <ul style="list-style-type: none"> • Employee can contribute up to \$5,000**. • Disney will not contribute to this account. <p>**If you are divorced, IRS guidelines generally state that a child is a qualified dependent of the custodial parent and only the custodial parent may participate in a dependent care FSA. Please contact your tax advisor if you have any questions about your personal situation.</p> | | | | | | |

Single, may have dependents (continued)

| HSA Contributions (continued) <i>Note: State taxes may apply.</i> | HRA Contributions (continued) | FSA Contributions (continued) |
|---|--|--|
| <p>Option 2: Employee elects family medical coverage (<i>Employee + Child</i>)</p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$6,750* *Includes employee and employer contributions • Disney will contribute \$1,000 plus any wellness rewards (up to \$300). • Employee can contribute up to \$5,450**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. | | |
| Who can use the HSA funds? | Who can use the HRA funds? | Who can use the FSA funds? |
| <ul style="list-style-type: none"> • Employee • Tax dependents | <ul style="list-style-type: none"> • Employee • Tax dependents who are covered by your Disney medical plan or another compliant group health plan*** | <p>Health Care FSA – Employee and tax dependents</p> <p>Dependent Care FSA - Eligible expenses to care for your child under age 13 or an eligible dependent (such as a parent or disabled child over age 13) who lives with you and is incapable of self-care.</p> |
| Other important HSA eligibility considerations | Other important HRA eligibility considerations | Other important FSA eligibility considerations |
| <ul style="list-style-type: none"> • You cannot have other health coverage except what is allowed by the IRS. See IRS Publication 969 for a list of allowable insurance coverage. Go to www.irs.gov. • You cannot have Medicare or TRICARE. • You cannot have received Veterans Affairs (VA) health benefits for a non-service-connected disability in the previous three months. • You cannot be claimed as a dependent on another person’s tax return. | <p style="text-align: center;">Click here to view HRA “Medical Options” and “Account Options”</p> | <p>Dependent Care FSA - To receive reimbursement for eligible dependent care expenses, you must be working.</p> |

Disney Account Comparison

| Married, spouse works for separate employer | | | | | | | | | | | | | | |
|--|---|--|--|--|---|----------------|--------------------|---|--|---|----------------|--------------------|--|---|
| Health Savings Account (HSA) | Health Reimbursement Account (HRA) | Flexible Spending Account (FSA) | | | | | | | | | | | | |
| <p style="text-align: center;"><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> Consumer Choice | <p style="text-align: center;"><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> Basic PPO Cigna® HMO Kaiser HMO (CA) All medical options offered in Hawaii | <p style="text-align: center;"><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> Basic PPO Cigna HMO Kaiser HMO (CA) All medical options offered in Hawaii <p>Note: You may enroll in an FSA without participating in a Disney medical option.</p> | | | | | | | | | | | | |
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| HSA Contributions <i>Note: State taxes may apply.</i> | HRA Contributions | FSA Contributions | | | | | | | | | | | | |
| <p><u>Option 1:</u> Employee elects individual medical coverage</p> <ul style="list-style-type: none"> 2017 IRS contribution limit = \$3,400* *Includes employee and employer contributions Disney will contribute \$500 plus any wellness rewards earned (up to \$300). Employee can contribute up to \$2,600**. If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p style="text-align: center;">(Click here to view options 2 and 3)</p> | <p><u>Option 1:</u> Employee elects individual medical coverage</p> <ul style="list-style-type: none"> Disney will contribute any wellness rewards earned (up to \$300). Employee cannot contribute to this account. <p><u>Option 2:</u> Employee elects family medical coverage (Employee + Spouse or Employee +Spouse/Children)</p> <ul style="list-style-type: none"> Disney will contribute any wellness rewards earned (up to \$600). Employee cannot contribute to this account. <p style="text-align: center;">(Click here to view option 3)</p> | <p style="color: #f4a460;"><u>Health Care FSA</u></p> <p><u>Option 1:</u> Employee enrolls in a Health Care FSA</p> <ul style="list-style-type: none"> Employee can contribute up to \$2,550*. Disney will not contribute to this account. <p><u>Option 2:</u> Employee enrolls in a Health Care FSA and their spouse enrolls in a Health Care FSA through their own employer (if offered)</p> <ul style="list-style-type: none"> Employee can contribute up to \$2,550*. Disney will not contribute to this account. Spouse can contribute to a Health Care FSA through their own employer (up to \$2,550 or up to the employer's limit, if lower) <p style="text-align: center;">(Click here to view Dependent Care FSA options)</p> | | | | | | | | | | | | |

Married, spouse works for separate employer (continued)

| HSA Contributions (continued) <i>Note: State taxes may apply.</i> | HRA Contributions (continued) | FSA Contributions (continued) |
|--|--|--|
| <p>Option 2: Employee elects family medical coverage (<i>Employee + Spouse or Employee + Spouse/Children</i>)</p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$6,750* *Includes employee and employer contributions • Disney will contribute \$1,000 plus any wellness rewards earned (up to \$600). • Employee can contribute up to \$5,150**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p>Option 3: Employee elects family medical coverage (<i>Employee + Child</i>)</p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$6,750* *Includes employee and employer contributions • Disney will contribute \$1,000 plus any wellness rewards earned (up to \$300). • Employee can contribute up to \$5,450**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. | <p>Option 3: Employee elects family medical coverage (<i>Employee + Child</i>)</p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300). • Employee cannot contribute to this account. | <p>Dependent Care FSA</p> <p>Option 1: Employee enrolls in a Dependent Care FSA</p> <ul style="list-style-type: none"> • Employee can contribute up to \$5,000 per household. • Disney will not contribute to this account. <p>Option 2: Employee enrolls in a Dependent Care FSA and their spouse enrolls in a Dependent Care FSA through their own employer (if offered)</p> <ul style="list-style-type: none"> • Employee and spouse can contribute to their own Dependent Care FSA. Between the two of them they can contribute a total of \$5,000. • Disney will not contribute to the employee's account. |
| Who can use the HSA funds? | Who can use the HRA funds? | Who can use the FSA funds? |
| <ul style="list-style-type: none"> • Employee • Spouse • Tax dependents <p>(Click here to view eligibility considerations)</p> | <ul style="list-style-type: none"> • Employee • Spouse • Tax dependents who are covered by your Disney medical plan or another compliant group health plan*** | <p>Health Care FSA – Employee, spouse and tax dependents</p> <p>Dependent Care FSA - Eligible expenses to care for your child under age 13 or an eligible dependent (such as a parent or disabled child over age 13) who lives with you and is incapable of self-care.</p> <p>(Click here to view eligibility considerations)</p> |

Married, spouse works for separate employer (continued)

| Other important HSA eligibility considerations | Other important HRA eligibility considerations | Other important FSA eligibility Considerations |
|--|---|---|
| <ul style="list-style-type: none"> • You cannot have an HSA if your spouse has a general-purpose Health Care FSA or HRA that can pay for any of your medical expenses before your Consumer Choice plan deductible is met. This is true even if you plan to not use your spouse’s FSA or HRA. • You and your spouse can each have your own HSA. Note: If either of you have family coverage, you can only contribute up to \$6,750 between the two of you. If you each elect single coverage, you can each contribute up to \$3,400 to your HSA. • You cannot have other health coverage except what is allowed by the IRS. See IRS Publication 969 for a list of allowable insurance coverage. Go to www.irs.gov. • You cannot be enrolled in benefits under your spouse’s medical plan or other plan that is not a high-deductible plan. • You cannot have Medicare or TRICARE. • You cannot have received Veterans Affairs (VA) health benefits for a non-service-connected disability in the previous three months. • You cannot be claimed as a dependent on another person’s tax return. | <p>Click here to view HRA “Medical Options” and “Account Options”</p> | <p>Health Care FSA</p> <ul style="list-style-type: none"> • If you and your spouse enroll in a Health Care FSA, you can each contribute up to IRS limit of \$2,550* (or up to the employer’s limit, if lower). <p>Dependent Care FSA</p> <ul style="list-style-type: none"> • If you and your spouse enroll in a Dependent Care FSA, you can contribute up to \$5,000 between the two of you. • To receive reimbursement for eligible dependent care expenses, you must be working. Your spouse must either be working, looking for employment, be a full-time student or be incapable of self-care. |

Disney Account Comparison

| Married, both work for Disney | | | | | | | | |
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| Health Savings Account (HSA) | Health Reimbursement Account (HRA) | Flexible Spending Account (FSA) | | | | | | |
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| <p style="text-align: center;"><u>Allowed</u></p> <ul style="list-style-type: none"> • HRA • Health Care FSA • Dependent Care FSA | <p style="text-align: center;"><u>Not allowed</u></p> <p style="text-align: center;">HSA*</p> <p>*Note: You can have a Dependent Care FSA with an HSA</p> | | | | | | | |
| HSA Contributions <i>Note: State taxes may apply.</i> | HRA Contributions | FSA Contributions | | | | | | |
| <p><u>Option 1:</u> Each employee elects individual medical coverage</p> <p>Note: Each employee will have their own HSA.</p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$3,400* *Includes employee and employer contributions • Disney will contribute \$500 to each HSA plus any wellness rewards earned (up to \$300). • Each employee can contribute up to \$2,600** to their own HSA. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p style="text-align: center;">(Click here to view options 2 and 3)</p> | <p><u>Option 1:</u> Each employee elects individual medical coverage</p> <p>Note: Each employee will have their own HRA.</p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300 in to each HRA). • Employee cannot contribute to this account. <p><u>Option 2:</u> One employee elects family medical coverage (Employee + Spouse or Employee + Spouse/Children)</p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$600). • Employee cannot contribute to this account. <p style="text-align: center;">(Click here to view option 3)</p> | <p style="color: #e69d00;"><u>Health Care FSA</u></p> <p><u>Option 1:</u> Both employees enroll in a Health Care FSA</p> <ul style="list-style-type: none"> • Each employee can contribute up to \$2,550* to their own FSA. • Disney will not contribute to this account. <p><u>Option 2:</u> One employee enrolls in a Health Care FSA</p> <ul style="list-style-type: none"> • Employee can contribute up to \$2,550*. • Disney will not contribute to this account. <p style="text-align: center;">(Click here to view Dependent Care FSA options)</p> | | | | | | |

Married, both work for Disney (continued)

| HSA Contributions (continued) <i>Note: State taxes may apply.</i> | HRA Contributions (continued) | FSA Contributions (continued) |
|---|--|---|
| <p>Option 2: One employee elects family medical coverage (<i>Employee + Spouse or Employee + Spouse/Children</i>)</p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$6,750* *Includes employee and employer contributions • Disney will contribute \$1,000 plus any wellness rewards earned (up to \$600). • Employee can contribute up to \$5,150**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p>Option 3: One employee elects individual medical coverage and the other elects family medical coverage (<i>Employee + Child</i>)</p> <p>Note: Each employee will have their own HSA.</p> <p><u>Employee with individual coverage</u></p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$3,400* *Includes employee and employer contributions • Disney will contribute \$500 plus any wellness rewards earned (up to \$300). • Employee can contribute up to \$2,600**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p><u>Employee plus child(ren) coverage</u></p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$6,750* *Includes employee and employer contributions • Disney will contribute \$1,000 plus any wellness rewards earned (up to \$300) • Employee can contribute up to \$5,450**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p>(Click here to view who can use the funds and eligibility considerations)</p> | <p>Option 3: One employee elects individual medical coverage and the other elects family medical coverage (<i>Employee + Child</i>)</p> <p>Note: Each employee will have their own HRA.</p> <p><u>Employee with individual coverage</u></p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300). • Employee cannot contribute to this account. <p><u>Employee with family coverage</u></p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300). • Employee cannot contribute to this account. <p>(Click here to view who can use the funds and eligibility considerations)</p> | <p>Dependent Care FSA</p> <p>Option 1: Both employees enroll in a Dependent Care FSA</p> <ul style="list-style-type: none"> • Employees can contribute up to \$5,000 between the two of them. • Disney will not contribute to this account. <p>Option 2: One employee enrolls in a Dependent Care FSA</p> <ul style="list-style-type: none"> • Employee can contribute up to \$5,000 per household. • Disney will not contribute to this account. <p>(Click here to view who can use the funds and eligibility considerations)</p> |

Married, both work for Disney (continued)

| Who can use the HSA funds? | Who can use the HRA funds? | Who can use the FSA funds? |
|---|---|--|
| <ul style="list-style-type: none"> • Employee • Spouse • Tax dependents | <ul style="list-style-type: none"> • Employee • Spouse • Tax dependents who are covered by your Disney medical plan or another compliant group health plan*** | <p>Health Care FSA – Employee, spouse and tax dependents</p> <p>Dependent Care FSA - Eligible expenses to care for your child under age 13 or an eligible dependent (such as a parent or disabled child over age 13) who lives with you and is incapable of self-care.</p> |
| Other important HSA eligibility considerations | Other important HRA eligibility considerations | Other important FSA eligibility considerations |
| <ul style="list-style-type: none"> • You cannot have an HSA if your spouse has a general-purpose Health Care FSA or HRA that can pay for any of your medical expenses before your Consumer Choice plan deductible is met. This is true even if you plan to not use your spouse’s FSA or HRA. • You and your spouse can each have your own HSA. Note: If either of you have family coverage, you can only contribute up to \$6,750 between the two of you. If you each elect single coverage, you can each contribute up to \$3,400 to your HSA. • You cannot have other health coverage except what is allowed by the IRS. See IRS Publication 969 for a list of allowable insurance coverage. Go to www.irs.gov. • You cannot have Medicare or TRICARE. • You cannot have received Veterans Affairs (VA) health benefits for a non-service-connected disability in the previous three months. • You cannot be claimed as a dependent on another person’s tax return. | <ul style="list-style-type: none"> • If you or your spouse is contributing to an HSA with Disney, neither of you can enroll in an HRA. • See “Medical Options” and “Account Options.” | <p>Health Care FSA</p> <ul style="list-style-type: none"> • If you and your spouse enroll in a Health Care FSA, you can each contribute up to IRS limit of \$2,550*. • If you or your spouse is contributing to an HSA with Disney, neither of you can enroll in a Health Care FSA. <p>Dependent Care FSA</p> <ul style="list-style-type: none"> • If you and your spouse enroll in a Dependent Care FSA, you can contribute up to \$5,000 between the two of you. • To receive reimbursement, you must be working. Your spouse must either be working, looking for employment, be a full-time student or be incapable of self-care. |

Disney Account Comparison

| Domestic partners (not legally married), one works for separate employer | | | | | |
|--|---|---|---|--|---|
| Health Savings Account (HSA) | | Health Reimbursement Account (HRA) | | Flexible Spending Account (FSA) | |
| <p style="text-align: center;"><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> • Consumer Choice | | <p style="text-align: center;"><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> • Basic PPO • Cigna® HMO • Kaiser HMO (CA) • All medical options offered in Hawaii | | <p style="text-align: center;"><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> • Basic PPO • Cigna HMO • Kaiser HMO (CA) • All medical options offered in Hawaii <p>Note: You may enroll in an FSA without participating in a Disney medical option.</p> | |
| Account Options with an HSA | | Account Options with an HRA | | Account Options with an FSA | |
| <p style="text-align: center;"><u>Allowed</u></p> <ul style="list-style-type: none"> • Dependent Care FSA • Limited Purpose HRA • Limited Purpose FSA | <p style="text-align: center;"><u>Not Allowed</u></p> <ul style="list-style-type: none"> • General Purpose HRA • General Purpose Health Care FSA | <p style="text-align: center;"><u>Allowed</u></p> <ul style="list-style-type: none"> • Health Care FSA • Dependent Care FSA | <p style="text-align: center;"><u>Not allowed</u></p> <p style="text-align: center;">HSA</p> | <p style="text-align: center;"><u>Allowed</u></p> <ul style="list-style-type: none"> • HRA • Health Care FSA • Dependent Care FSA | <p style="text-align: center;"><u>Not allowed</u></p> <p style="text-align: center;">HSA*</p> <p>*Note: You can have a Dependent Care FSA with an HSA</p> |
| HSA Contributions | | HRA Contributions | | FSA Contributions | |
| <p style="text-align: center;"><u>Option 1: Employee elects individual medical coverage</u></p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$3,400* *Includes employee and employer contributions • Disney will contribute \$500 plus any wellness rewards earned (up to \$300). • Employee can contribute up to \$2,600**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p style="text-align: center;">(Click here to view options 2 and 3)</p> | | <p style="text-align: center;"><u>Option 1: Employee elects individual medical coverage</u></p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300). • Employee cannot contribute to this account. <p style="text-align: center;"><u>Option 2: Employee elects family medical coverage (Employee + Partner or Employee +Partner/Children)</u></p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$600). • Employee cannot contribute to this account. <p style="text-align: center;">(Click here to view option 3)</p> | | <p style="text-align: center;"><u>Health Care FSA</u></p> <p style="text-align: center;"><u>Option 1: Employee enrolls in a Health Care FSA</u></p> <ul style="list-style-type: none"> • Employee can contribute up to \$2,550*. • Disney will not contribute to this account. <p style="text-align: center;"><u>Option 2: Employee enrolls in a Health Care FSA and their partner enrolls in a Health Care FSA through their own employer (if offered)</u></p> <ul style="list-style-type: none"> • Employee can contribute up to \$2,550*. • Disney will not contribute to this account. • Partner can contribute to a Health Care FSA through their own employer (up to \$2,550 or up to the employer's limit, if lower) <p style="text-align: center;">(Click here to view Dependent Care FSA options)</p> | |

Domestic partners (not legally married), one works for separate employer (continued)

| HSA Contributions (continued) <i>Note: State taxes may apply.</i> | HRA Contributions (continued) | FSA Contributions (continued) |
|--|--|--|
| <p>Option 2: Employee elects family medical coverage (<i>Employee + Partner or Employee + Partner/Children</i>)</p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$6,750* *Includes employee and employer contributions • Disney will contribute \$1,000 plus any wellness rewards earned (up to \$600). • Employee can contribute up to \$5,150**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p>Option 3: Employee elects family medical coverage (<i>Employee + Child</i>)</p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$6,750* *Includes employee and employer contributions • Disney will contribute \$1,000 plus any wellness rewards earned (up to \$300). • Employee can contribute up to \$5,450**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p>(Click here to view who can use your funds and eligibility considerations)</p> | <p>Option 3: Employee elects family medical coverage (<i>Employee + Child</i>)</p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300). • Employee cannot contribute to this account. <p>(Click here to view who can use your funds and eligibility considerations)</p> | <p>Dependent Care FSA</p> <p>Option 1: Employee enrolls in a Dependent Care FSA</p> <ul style="list-style-type: none"> • Employee can contribute up to \$5,000. • Disney will not contribute to this account. <p>Option 2: Employee enrolls in a Dependent Care FSA and their partner enrolls in a Dependent Care FSA through their own employer (if offered)</p> <ul style="list-style-type: none"> • Employee can contribute up to \$5,000. • Disney will not contribute to this account. • Partner can contribute to a Dependent Care FSA through their own employer (up to \$5,000). <p>(Click here to view who can use your funds and eligibility considerations)</p> |

Domestic partners (not legally married), one works for separate employer (continued)

| Who can use the HSA funds? | Who can use the HRA funds? | Who can use the FSA funds? |
|--|--|---|
| <ul style="list-style-type: none"> • Employee • Tax dependents* <p>*HSA can only be used to pay for eligible expenses for the employee’s partner, if the partner is their tax dependent.</p> | <ul style="list-style-type: none"> • Employee • Tax dependents* who are covered by your Disney medical plan or another compliant group health plan*** <p>*HRA can only be used to pay for eligible expenses for the employee’s partner, if the partner is their tax dependent.</p> | <p>Health Care FSA – Employee and tax dependents*</p> <p>Dependent Care FSA - Eligible expenses to care for your child under age 13 or an eligible dependent (such as a parent or disabled child over age 13) who lives with you and is incapable of self-care.</p> <p>*FSA can only be used to pay for eligible expenses for the employee’s partner, if the partner is their tax dependent.</p> |
| Other important HSA eligibility considerations | Other important HRA eligibility considerations | Other important FSA eligibility considerations |
| <ul style="list-style-type: none"> • If you have an HSA and your partner is not a tax dependent, your partner can open their own HSA. • If your partner has a Health Care FSA or HRA through their employer, you can still contribute to an HSA. • You cannot have other health coverage except what is allowed by the IRS. See IRS Publication 969 for a list of allowable insurance coverage. • You cannot be enrolled in benefits under your spouse’s medical plan or other plan that is not a high-deductible plan. • You cannot have Medicare or TRICARE. • You cannot have received Veterans Affairs (VA) health benefits for a non-service-connected disability in the previous three months. • You cannot be claimed as a dependent on another person’s tax return. | <ul style="list-style-type: none"> • If your partner has an HSA through their employer, you can still have an HRA. • See HRA “Medical Options” and “Account Options.” | <p>Health Care FSA</p> <ul style="list-style-type: none"> • If you and your partner enroll in a Health Care FSA, you can each contribute up to IRS limit of \$2,550* (or up to the employer’s limit, if lower). • If your partner has an HSA through their employer, you can still have a Health Care FSA. <p>Dependent Care FSA</p> <ul style="list-style-type: none"> • If you and your partner both enroll in a Dependent Care FSA, you can each contribute up to \$5,000 to your own FSA. • To receive reimbursement for eligible dependent care expenses, you must be working. |

Disney Account Comparison

| Domestic partners (not legally married), both work for Disney | | | | | |
|--|---|---|---|--|---|
| Health Savings Account (HSA) | | Health Reimbursement Account (HRA) | | Flexible Spending Account (FSA) | |
| <p style="text-align: center;"><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> • Consumer Choice | | <p style="text-align: center;"><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> • Basic PPO • Cigna® HMO • Kaiser HMO (CA) • All medical options offered in Hawaii | | <p style="text-align: center;"><u>Disney Medical Options:</u></p> <ul style="list-style-type: none"> • Basic PPO • Cigna HMO • Kaiser HMO (CA) • All medical options offered in Hawaii <p>Note: You may enroll in an FSA without participating in a Disney medical option.</p> | |
| Account Options with an HSA | | Account Options with an HRA | | Account Options with an FSA | |
| <p style="text-align: center;"><u>Allowed</u></p> <ul style="list-style-type: none"> • Dependent Care FSA • Limited Purpose HRA • Limited Purpose FSA | <p style="text-align: center;"><u>Not allowed</u></p> <ul style="list-style-type: none"> • General Purpose HRA • General Purpose Health Care FSA | <p style="text-align: center;"><u>Allowed</u></p> <ul style="list-style-type: none"> • HRA • Health Care FSA • Dependent Care FSA | <p style="text-align: center;"><u>Not allowed</u></p> <p style="text-align: center;">HSA</p> | <p style="text-align: center;"><u>Allowed</u></p> <ul style="list-style-type: none"> • HRA • Health Care FSA • Dependent Care FSA | <p style="text-align: center;"><u>Not allowed</u></p> <p style="text-align: center;">HSA*</p> <p>*Note: You can have a Dependent Care FSA with an HSA</p> |
| HSA Contributions <i>Note: State taxes may apply.</i> | | HRA Contributions | | FSA Contributions | |
| <p><u>Option 1:</u> Each employee elects individual medical coverage</p> <p>Note: Each employee will have their own HSA.</p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$3,400* *Includes employee and employer contributions • Disney will contribute \$500 to each HSA plus any wellness rewards earned (up to \$300). • Each employee can contribute up to \$2,600** to their own HSA. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p style="text-align: center;">(Click here to view option 2)</p> | | <p><u>Option 1:</u> Each employee elects individual medical coverage</p> <p>Note: Each employee will have their own HRA.</p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300 in to each HRA). • Employee cannot contribute to this account. <p style="text-align: center;">(Click here to view option 2)</p> | | <p style="color: #e69d00;"><u>Health Care FSA</u></p> <p><u>Option 1:</u> Both employees enroll in a Health Care FSA</p> <ul style="list-style-type: none"> • Each employee can contribute up to \$2,550* to their own Health Care FSA. • Disney will not contribute to this account. <p><u>Option 2:</u> One employee enrolls in a Health Care FSA</p> <ul style="list-style-type: none"> • Employee can contribute up to \$2,550*. • Disney will not contribute to this account. <p style="text-align: center;">(Click here to view Dependent Care FSA options)</p> | |

Domestic partners (not legally married), both work for Disney (continued)

| HSA Contributions (continued) <i>Note: State taxes may apply.</i> | HRA Contributions (continued) | FSA Contributions (continued) |
|--|--|--|
| <p><u>Option 2:</u> One employee elects individual medical coverage and the other elects family medical coverage (<i>Employee + Child</i>) Note: Each employee will have their own HSA</p> <p><u>Employee with individual coverage</u></p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$3,400* *Includes employee and employer contributions • Disney will contribute \$500 plus any wellness rewards earned (up to \$300). • Employee can contribute up to \$2,600**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p><u>Employee with family coverage</u></p> <ul style="list-style-type: none"> • 2017 IRS contribution limit = \$6,750* *Includes employee and employer contributions • Disney will contribute \$1,000 plus any wellness rewards earned (up to \$300) • Employee can contribute up to \$5,450**. • If you are age 55 or older, you can contribute an additional \$1,000 to your HSA. <p style="text-align: center;">(Click here to view who can use your funds and eligibility considerations)</p> | <p><u>Option 2:</u> One employee elects individual medical coverage and the other elects family medical coverage (<i>Employee + Child</i>) Note: Each employee will have their own HRA.</p> <p><u>Employee with individual coverage</u></p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300). • Employee cannot contribute to this account. <p><u>Employee with family coverage</u></p> <ul style="list-style-type: none"> • Disney will contribute any wellness rewards earned (up to \$300). • Employee cannot contribute to this account. <p style="text-align: center;">(Click here to view who can use your funds and eligibility considerations)</p> | <p><i>Dependent Care FSA</i></p> <p><u>Option 1:</u> Both employees enroll in a Dependent Care FSA</p> <ul style="list-style-type: none"> • Each employee can each contribute up to \$5,000 to their own Dependent Care FSA. • Disney will not contribute to this account. <p><u>Option 2:</u> One employee enrolls in a Dependent Care FSA</p> <ul style="list-style-type: none"> • Employee can contribute up to \$5,000. • Disney will not contribute to this account. <p style="text-align: center;">(Click here to view who can use your funds and eligibility considerations)</p> |

Domestic partners (not legally married), both work for Disney (continued)

| Who can use the HSA funds? | Who can use the HRA funds? | Who can use the FSA funds? |
|--|---|---|
| <ul style="list-style-type: none"> • Employee • Tax dependents* <p>*HSA can only be used to pay for the partner’s eligible expenses, if the partner is their tax dependent.</p> | <ul style="list-style-type: none"> • Employee • Tax dependents* who are covered by your Disney medical plan or another compliant group health plan*** <p>*HRA can only be used to pay for the partner’s eligible expenses, if the partner is their tax dependent.</p> | <p>Health Care FSA – Employee and tax dependents*</p> <p>Dependent Care FSA - Eligible expenses to care for your child under age 13 or an eligible dependent (such as a parent or disabled child over age 13) who lives with you and is incapable of self-care.</p> <p>*FSA can only be used to pay for the partner’s eligible expenses, if the partner is their tax dependent.</p> |
| Other important HSA eligibility considerations | Other important HRA eligibility considerations | Other important FSA eligibility considerations |
| <ul style="list-style-type: none"> • If you have an HSA with Disney and your partner is not a tax dependent, your partner can open their own HSA. • If your partner has a Health Care FSA or HRA, you can still contribute to an HSA. • You cannot have other health coverage except what is allowed by the IRS. See IRS Publication 969 for a list of allowable insurance coverage. Go to www.irs.gov. • You cannot have Medicare or TRICARE. • You cannot have received Veterans Affairs (VA) health benefits for a non-service-connected disability in the previous three months. • You cannot be claimed as a dependent on another person’s tax return. | <ul style="list-style-type: none"> • If one of you has an HRA and your partner is not a tax dependent, the other partner can contribute to an HSA. • See “Medical Options” and “Account Options.” | <p>Health Care FSA</p> <ul style="list-style-type: none"> • If you and your partner enroll in a Health Care FSA, you can each contribute up to IRS limit of \$2,550*. • If one of you has a Health Care FSA with Disney and your partner is not a tax dependent, the other partner can enroll in an HSA. <p>Dependent Care FSA</p> <ul style="list-style-type: none"> • If you and your partner both enroll in a Dependent Care FSA, you can each contribute up to \$5,000 to your own FSA. • To receive reimbursement for eligible dependent care expenses, you must be working. |

Note: State taxes apply to HSA contributions and earnings in AL, CA, and NJ.

**The employee's contribution limit is lower than the IRS limit due to Disney's contributions and potential wellness rewards. If you do not earn the wellness rewards, you can contribute that amount to your HSA on an after-tax basis directly with PayFlex.

***The group health plan must be compliant with the Affordable Care Act (ACA). It can't have annual or lifetime dollar limits on essential benefits. And it can't exclude coverage because of pre-existing conditions.

Definitions

Limited Purpose HRA – This is a health reimbursement account (HRA) that you can only use to pay for qualified dental and vision expenses. If you have an HSA, you can have a Limited Purpose HRA at the same time. **Note:** *If you have an HRA with Disney and switch to Consumer Choice with an HSA, any amount left in your HRA at the time of the change will transition to a Limited Purpose HRA.*

Limited Purpose FSA – This is a flexible spending account (FSA) that you can only use to pay for qualified dental and vision expenses. If you have an HSA, you can have a Limited Purpose FSA at the same time. This account helps you save your HSA funds for the future. **Note:** *A Limited Purpose FSA is currently not offered by Disney.*

You are encouraged to consult with your legal or tax advisor concerning any questions you may have. See also IRS Publication 969 at www.irs.gov.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

This material is for informational and educational purposes only. It does not contain legal or tax advice. You should contact your legal counsel or your tax advisor if you have any questions or if you need additional information. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to payflex.com.

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