



About the Limited Purpose Flexible Spending Account (FSA)

Applies to U.S. DuPont employees, including employees in Hawaii and expatriates on international assignment; not applicable to employees in Puerto Rico

To participate in the Limited Purpose Flexible Spending Account (FSA) in 2019, you should review your dental and vision needs for 2019 and elect a contribution amount during Annual Enrollment. If you are enrolled in the Limited Purpose FSA today and do not make a contribution election during Annual Enrollment, your 2018 Limited Purpose FSA contribution amount will carry forward to 2019.

With the Limited Purpose FSA, only qualified **dental and vision** expenses can be reimbursed. Any unused Limited Purpose FSA balance at the end of 2019 will be forfeited. You will have until April 15, 2020, to file claims for 2019 qualified expenses.¹

Consider the Limited Purpose FSA, especially if you're already contributing the maximum amount to your Health Savings Account (HSA), and expect to need even more savings to pay for planned dental and vision expenses in 2019. This may help you preserve your HSA funds for a later date.²

Eligible Limited Purpose FSA expenses include:

- Dental and vision products;
- Non-cosmetic dental care, orthodontia, eyeglasses, contact lenses, and laser eye surgery; and
- Copays, coinsurance, and deductibles under dental and vision plans.

Learn to make the most of your account by visiting the FSA resources tab at <https://healthaccounts.bankofamerica.com/DuPont>.

Frequently Asked Questions about the Limited Purpose FSA

1. Who owns the account?

DuPont. Your contributions are placed into an account with Bank of America for you to use on eligible dental and vision expenses during the year. However, you will forfeit any leftover money that you don't use during 2019.

2. Is a certain type of health plan required with this account?

You are eligible for the Limited Purpose FSA if you are eligible for one of the following DuPont medical plan options: The Core and Premium Saver options (for mainland U.S. employees), Aetna International Health Care Plan (for expatriates on international assignment), and HMSA Blue Cross Blue Shield (BCBS) of Hawaii PPO (for Hawaii employees).

3. How will contributions be made to the Limited Purpose FSA?

You make contributions to your Limited Purpose FSA via payroll deductions.

4. Is there a maximum annual contribution limit to the Limited Purpose FSA?

Yes. The current annual limit is \$2,650.

¹ Employees separated in 2019 have until April 15, 2020, to file claims for 2019 qualified expenses.

² Employees in Hawaii and Puerto Rico, and expatriates on international assignment are not eligible for an HSA.

- 5. Does the money in your account carry over from year to year?**
No. You have until April 15 of the following year to submit claims for services received during the plan year and substantiate any claims paid.
- 6. Can the money in your account be withdrawn on a taxable basis after age 65?**
No.
- 7. Does this account include a debit card you can use to pay for qualified expenses?**
Yes. You can use the debit card you receive from Bank of America to access your Limited Purpose FSA funds to pay for qualified dental and vision expenses. If you also have an HSA, it will be linked to your debit card, and qualified dental and vision expenses will be deducted first from your Limited Purpose FSA, and then from your HSA.
- 8. What if I have both an HSA and Limited Purpose FSA but want to use my HSA to pay for my eligible dental or vision expense?**
You can either pay out-of-pocket at the time you receive the dental or vision service and reimburse yourself from your HSA, or you can use the online Bank of America portal to have the payment sent directly to the provider by Bank of America from your HSA.
- 9. Are new debit cards being issued for 2019?**
You will receive a new debit card from Bank of America for 2019 only if you are enrolling for the first time in either or both the HSA and/or Limited Purpose FSA. If you are enrolled in either or both today and are continuing to contribute to either or both of these accounts for 2019, you will not receive a new debit card.
- 10. Do you earn interest on the money in your account?**
No — not in your Limited Purpose FSA.
- 11. When is the money in your account available to you?**
The full annual contribution amount is available to you on the first day of the plan year. If you terminate employment, you may file claims for dates of service received up to your termination date.
- 12. What are the tax advantages?**
Your Limited Purpose FSA contributions are exempt from federal income taxes. (State tax treatment may vary, however.) Reimbursements for qualified health care expenses are free of both federal and state income taxes.
- 13. Can my spouse also open a Limited Purpose FSA?**
For married couples who file jointly or separately, each person may contribute up to the allowable maximum of \$2,650 to individual Health Care FSAs, even if they work for the same employer.
- 14. Can my domestic partner and/or my domestic partner's eligible children use funds from my Limited Purpose FSA?**
No. They cannot use funds from your Limited Purpose FSA, Dependent Care FSA, or HSA unless they are considered by the Internal Revenue Service (IRS) to be your tax dependents. Talk to your tax advisor for more information.