

## Health Savings Account & Flexible Spending Accounts - 2023

---

### Contents:

- Health Savings Accounts Overview
  - Who is Eligible
  - Contributions to the HAS
  - Distributions from the HAS
  - Earnings in your HSA
  - Matching Contributions
  - HSA Advance Account
  - HSA Contributions Are Non-Forfeitable
  - Termination of an HSA account
- Flexible Spending Accounts Overview
  - Dental/Vision FSA
- Using the FSA Plan
  - Pre-Tax Contributions
  - Estimate Expenses Carefully
  - Health Care FSA
  - Eligible Health Care Expenses
  - Ineligible Health Care Expenses
  - Substantiation
  - Dependent Care FSA
  - Eligible Dependent Care Expenses
  - Ineligible Dependent Care Expenses
  - Requesting a Reimbursement
  - Filing a Claim for Reimbursement
  - If Your Reimbursement Request is Approved
  - If Your Reimbursement Request is Denied
- For More Information

This section of the Summary Plan Description (or “SPD”) summarizes the major features of the health savings account and flexible spending account benefit programs offered through the Edward D. Jones & Co. Employee Health & Welfare Program (the “Plan”). For more information about the SPD, please consult the “*Claim, Appeal, and Legal Information*” section.

This SPD is effective January 1, 2023. This SPD, and other various other documents (such as relevant Plan documents, insurance policies, certificates of coverage, and other benefit summaries) currently in effect taken together are the “Plan documents”. Your rights are governed by the terms of the Plan documents. Any questions concerning the Plan shall be determined in accordance with the terms of the relevant Plan documents.

The Plan Administrator retains the authority to resolve any conflict or inconsistency between the SPD and any other Plan document. No person, other than the Plan Administrator or their authorized delegate, has the authority to make any representation which contradicts the Plan documents.

## Health Savings Accounts – Overview

Associates who are enrolled in the Edward Jones-sponsored medical benefit program (collectively, the “Medical Plan”) may be eligible to contribute to a Health Savings Account (HSA). An HSA allows you to put tax-deductible contributions in your own individual account. HSA contributions are not subject to federal taxation, and in most states, are also exempt from state taxation. You may invest your earnings, and any investment gains are tax-free (again, some states will tax earnings). If you have eligible medical expenses that you wish to pay from your account, you may do so – the choice is yours to either spend the money in your HSA or leave it in your account. At the end of the year, any balance in the HSA rolls over to the next year.

For purposes of this section, “Medical Plan” does not include the HMSA medical benefit program in Hawaii.

## Health Savings Account & Flexible Spending Accounts - 2023

---

### Who is Eligible to Contribute to the Edward Jones HAS

Federal tax law imposes strict limits on which individuals are eligible to contribute to health savings accounts. Active associates, financial advisors, and general partners of Edward Jones may contribute to the HSA under the following circumstances:

- You are enrolled in the Edward Jones Medical Plan;
- You are not enrolled in Medicare, Medicaid, or Tricare;
- You have not received services from the Veteran's Administration within the preceding three months;
- You are not covered under a health plan that is not a high deductible health plan (all Edward Jones Medical Plan coverage options are considered "high deductible");
- Your spouse is not enrolled in a general-purpose Flexible Spending Account (FSA) plan, where your spouse could claim your medical expenses under that plan; **and**
- You cannot be claimed as a dependent on another person's income tax return.

A "general purpose" FSA reimburses medical expenses. Some FSAs are considered "limited purpose" FSAs, which means they reimburse only dental and vision expenses. Under federal tax law, an individual is permitted to contribute to an HSA while covered under a limited purpose FSA, but not a general-purpose FSA.

### Contributions to the HSA

The maximum amount you can contribute to an HSA in any calendar year is limited to the amount permitted by federal regulations (in 2023, \$3,850 if you have single medical coverage, or \$7,750 if you have dual or family medical coverage). These maximums include firm matching contributions available to Branch Office Administrators (BOAs) and Home Office Associates (HOAs) as described on page 5.

Participants aged 55 and older are also eligible to make an additional \$1,000 catch-up contribution. All contributions to your HSA are deposited in an interest-bearing cash account. You will need to re-enroll each year and decide how much to contribute to your HSA account.

Principals may participate in the HSA, but the contributions will be payroll-deducted on an after-tax basis (the contributions may be claimed as a deduction on your tax return).

### Distributions from the HSA

Distributions from your HSA account that are used to pay for qualified medical expenses as described below are tax-free. If you withdraw funds from your HSA and don't use them to pay for a qualified medical expense, you'll pay income tax on these amounts – plus a 20% penalty tax if you are under age 65. The 20% penalty does not apply if you are disabled as defined under the Internal Revenue Code. You can access HSA money to pay for qualified medical expenses any time – as long as the date of the medical service was after the date you began contributing to your HSA.

#### Qualified Medical Expenses

Qualified medical expenses are those expenses for medical care described in the IRS Code 213(d), as modified by Code Section 223. You may receive tax-free reimbursement from your HSA for qualified medical expenses including costs for most medical, dental, vision and hearing services incurred by you, your spouse or your other eligible dependents and not paid by your Edward Jones Medical, Dental, or Vision Plans, any other insurance plan, or otherwise.

In general, most health care expenses described in IRS Publication 502 that would qualify as a deduction on your federal income tax return are qualified medical expenses. However, even though listed in Publication 502, insurance premiums are generally not reimbursable under an HSA, but are deductible on your tax return. Certain over the counter medications may be reimbursed from your HSA but are not a deductible expense on your tax return. Under the Cares Act, drug costs, including insulin, may be reimbursed. You may also be reimbursed for over-the-counter drugs without a prescription and menstrual care products from the Plan. You may not, however, be reimbursed for the cost of health care coverage maintained outside of the Plan, or for long-term care expenses. Note that your HSA cannot reimburse expenses incurred by your domestic partner unless he/she is your tax dependent. Consult your tax advisor for more information.

Consult IRS Publication 502 to learn more about which expenses are eligible for reimbursement from your HSA. To obtain a copy of IRS Publication 502, call the IRS at 1-800-829-3676 or access the IRS website at [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

## Health Savings Account & Flexible Spending Accounts - 2023

---

### Earnings in your HSA

Once you have at least \$1,000 in your HSA cash account, you will have the option to invest funds in certain investments. Any earnings that your investments gain are not subject to taxation for the period that they remain in the HSA. Please note that in order to pay for distributions from your HSA, you may be required to sell all or a portion of your investment funds so that money can be moved back into the cash account. You must maintain a minimum cash balance of \$1,000 including the monthly custodial fee in order to invest. Information about the various investment options available to you is available from HealthEquity.

### Matching Contributions – Branch Office Administrators and Home Office Associates

Edward Jones will match HSA contributions for BOAs and HOAs who are eligible as described below. The match is dollar-for-dollar, up to \$500 annually for those who have single medical coverage and \$1,000 annually for those who have Associate +1 or Associate + Family medical coverage. The match will be deposited into the participant's HSA. If the HSA account has not been opened as of the date the match is paid, the participant will not be eligible to receive the match.

The firm's matching contribution counts towards the maximum allowable contribution under the IRS limits and is paid only to associates who are active eligible participants in the Medical Plan and HSA at the time the match is paid.

The match will be paid in December of each year to associates who meet the following criteria:

1. At the time the match is paid, the associate is a BOA, Home Office Associates, or Transitional Representative, and is enrolled in an Edward Jones HSA-eligible Medical Plan.
  - a. The annual cap on the firm's matching contribution will be based on the associate's medical coverage level at the time the match is paid (single, dual, or family); and
  - b. the associate made contributions (regular or catch-up) to the HSA at any point during the year.
2. At the time the match is paid, the associate is a Financial Advisor who was a match-eligible associate earlier in the current plan year and is enrolled in an Edward Jones HSA-eligible Medical.
  - a. The match amount will be based on the associate's medical coverage level at the time the match is paid (single, dual or family);
  - b. The match will be a dollar-for-dollar match, up to \$500 for single coverage or \$1,000 for dual or family coverage; and
  - c. the match will be based on the associate's HSA contributions (regular and catch-up) made during the time the associate was in a match-eligible group.
3. At the time the match is paid the associate's Health Savings Account must be open at the administrator.

The following associates are not eligible for the match:

1. Associates who made contributions (regular or catch-up) to the HSA at any point during the year, but who waived enrollment in an Edward Jones HSA-eligible Medical Plan at the time the match is paid.
2. Those who are Financial Advisors and Principals at the time the match is paid and did not change status during the plan year from a BOA, Home Office Associate or Transitional Representative role.
3. Full time or part time associates who did not make any contributions to the HSA at any point during the current calendar year.
4. Principals are not eligible for the match.

### HSA Advance Account

Your HSA account balance will accumulate through payroll contributions (and, if applicable, employer matching contributions). In the event you have a qualified medical expense that exceeds the balance in your HSA account, the firm will advance your account with the funds necessary for this expense up to the maximum amount described below.

Edward Jones provides this advance contribution according to the repayment agreement entered into by the associate and the firm during the initial enrollment process and the annual open enrollment process. This agreement provides this advance from the firm is subject to the following requirements:

## Health Savings Account & Flexible Spending Accounts - 2023

---

- **Timing of the Advance.** The firm will generally advance funds to your account when you have a zero HSA cash balance or will have a negative HSA cash balance due to a presented bill.
- **Maximum Amount of Advance.** The maximum amount that will be advanced to your account is your annual HSA pledged contribution, plus any unfunded firm match (if eligible), minus any prior advance to your account, minus your year-to-date HSA contributions.
- **Ineligibility for Advance.** If you reduce your bi-weekly HSA contributions after open enrollment, you may no longer be eligible for an advance from the firm.
- **Repayment of Advance.** If you accessed and used advanced funds from the firm, you must pay the firm back by the end of the calendar year. This is usually done by your bi-weekly or monthly HSA contributions. If you terminate employment with the firm, you will be responsible for paying the firm back for any funds the firm advanced to your account during the calendar year. See the below *Paying the Firm Back* section for details.
- **Ability to Reduce Contributions.** Generally, you can reduce your HSA contributions. However, if you accessed and used advanced funds from the firm, you can't reduce your HSA contributions below the amount needed to repay the outstanding balance through payroll deductions by the end of the year.
- **Purpose of the Advance.** Advanced funds are available only for a qualified medical expense incurred during the current year.
- **Family Status Change.** If you increase your HSA contributions during the year without a corresponding family status change event, your Advance amount will not increase — it is locked into the amount you originally pledged.
- **Impact of Investments.** Advanced funds will not be made available to you for claims while you have HSA funds invested. You must liquidate all of your investments to pay for such claims before the firm will advance any funds to you. See the below *How the HSA Advance Works* section for more details.

### How the HSA Advance Works

Triggering an advance from the firm is usually an automatic process that works with your debit card, or by using the reimbursement function on the HealthEquity web site. You do not have to make any special request to access this advance.

However, the firm will not advance funds to you, even if you have a zero or negative cash balance, if you have a mutual fund balance. Additionally, mutual fund balances can't be accessed by HealthEquity to pay your qualified medical expenses. As the account owner, you must go to the HealthEquity site and sell your mutual fund shares in order to convert the funds to cash so the qualified medical expenses may be paid.

### Paying Back the Advanced Amounts

You automatically pay the firm back for any advanced amounts via payroll deduction for your HSA contribution. Once the advance is paid back, your HSA contributions will once again go towards increasing your HSA cash balance.

### Termination of HSA Participation During the Plan Year

As a condition of receiving an HSA Advance, you agree that, in the event your participation in the HSA is terminated for any reason during the Plan year and you remain an employee through the end of the Plan year, you will reimburse Edward Jones for any HSA Advance made during that Plan year. You agree, for your benefit and convenience, to repay Edward Jones through deductions from your regular paychecks. Your periodic repayment amount will be determined by calculating the amount of the HSA Advance, divided by the number of pay periods left in the Plan year. The repayments will end at the end of the Plan year. The entire amount of the HSA Advance must be repaid by the end of the Plan year.

### Termination of Employment during the Plan Year

As a condition of the HSA Advance, you agree that, in the event that your employment is terminated for any reason—voluntarily or involuntarily—you will reimburse Edward Jones for any outstanding HSA Advance made during that Plan year. For your benefit and convenience, you agree that Edward Jones may deduct the full balance of your outstanding HSA Advance from your final paycheck. If the HSA Advance amount is not paid in full through the deduction from your final paycheck, you are required to repay Edward Jones in full by the end of the Plan year. Before August 1, 2023, if you did not repay any outstanding balance due in full by the end of the relevant Plan year, the remaining amount was imputed as income to you and reported on that year's W2 and you were considered ineligible for rehire. On or after August 1, 2023, if you do not repay any outstanding balance due in full by the end of the relevant Plan Year, the remaining amount will be imputed as income and reported on that year's W-2. On or after August 1, 2023, any failure to repay an outstanding HSA balance will not be a bar to rehire.

## Health Savings Account & Flexible Spending Accounts - 2023

---

### HSA Contributions Are Non-Forfeitable

Generally, HSA contributions are non-forfeitable. Any money remaining in your HSA at year-end automatically rolls over to the next year. Unlike the Flexible Spending Accounts described later in this document, there is no "Use It or Lose It" requirement with an HSA, so you don't have to worry about carefully estimating your medical expenses like you do in a Health Care FSA. Please note: The Plan Administrator may recover any contribution made in error. For example, if a matching contribution is made in error and an overpayment is made, the overpayment amount may be recovered.

### Termination of an HSA account

As noted above, contributions to your HSA are generally non-forfeitable. When you terminate your participation in the Edward Jones Medical Plan or terminate your employment with Edward Jones, you will keep your HSA. Your HSA will automatically transfer from the Edward Jones group program to an individual HSA account in your name. The investment options available to you may be different. You will be responsible for paying any account fees to maintain your HSA.

The ability to access the Edward Jones HSA advanced funds also will be suspended immediately upon termination or retirement. See the above *Paying Back the Advance Amounts* for more information about paying the firm back for advanced funds prior to such suspension. You will not be eligible for a firm match after the date you end participation in the Edward Jones Health Savings Account.

### Death or Termination due to Disability – Advance Balance Forgiveness

Balances on HSA advances will be forgiven if you die, or your employment ends while you are totally disabled. The amount of this forgiveness will be taxable income to you.

## Flexible Spending Accounts – Overview

To reduce your out-of-pocket cost for covered health care and dependent care, the Edward Jones Flexible Spending Accounts (FSAs) (also referred to as Health Care and Dependent Care Reimbursement Accounts) allow you to use tax-free dollars to reimburse yourself for the cost of eligible expenses. The money you put into your accounts is deducted from your pay on a pre-tax basis, thereby lowering your taxes each pay period. The maximum annual contribution limit is \$2,850 for Health Care Flexible Spending Accounts and \$5,000 for Dependent Care Flexible Spending Accounts.

If you contribute to an HSA, IRS regulations prohibit you from also contributing to a Health Care FSA (other than the Limited Purpose Dental/Vision FSA as explained below). If you don't contribute to an HSA, you will have the opportunity to set up a Health Care FSA. If you do contribute the annual maximum contribution to an HSA, you will have the opportunity to set up a Limited Purpose Dental/Vision FSA.

All eligible associates will be given the opportunity to participate in a Dependent Care FSA (regardless of whether you participate in an HSA or not).

Your contributions are deducted from your paychecks in equal amounts throughout the year. If you make an FSA election in the middle of the year through a qualified life event, your contributions are deducted from your paycheck in equal installments for the rest of that year.

Your elections will apply only to the calendar year for which they were made. During each annual open enrollment period, you must decide whether to participate in the account(s) and choose how much to contribute for the next year. Even if you participated in an FSA in one year, you must re-enroll in the account if you want to participate for the upcoming year.

If you do not elect a Health Care or Dependent Care FSA during enrollment, you will not be able to participate for the upcoming year, unless you have a qualifying status change.

For 2023 only, individuals may roll over any unused Health Care or Dependent Care FSA amount from 2021. Any amount rolled over from 2021 must be spent in 2023.

**Note:** Due to current IRS tax regulations, SPs and GPs are not eligible to participate in FSAs.



## Health Savings Account & Flexible Spending Accounts - 2023

---

### Limited Purpose (Dental & Vision Only) FSA

Generally speaking, the IRS prohibits individuals from contributing to an HSA while simultaneously covered by a “general-purpose” health care flexible spending account (that is, a health care FSA that reimburses medical expenses). To allow HSA participants to enjoy the benefits of a health flexible spending account, Edward Jones offers a Limited Purpose FSA option, which reimburses only dental and vision expenses. Participants who contribute the maximum amount allowable to their Edward Jones HSA may also contribute up to \$2,850 annually to a Limited Purpose FSA, which may be used **ONLY** to pay for dental and vision expenses. The Edward Jones Limited Purpose FSA is a Health Care FSA, the details of which appear below. The only difference is that the Limited Purpose FSA is designed to coordinate with an HSA, and expenses are limited to only dental and vision claims.

The Limited Purpose FSA is subject to the use-it-or-lose-it rules established by the IRS. Any funds remaining in the account at year-end that cannot be claimed are forfeited. The Limited Purpose FSA can be a great savings advantage to those who want to maximize tax deductions, but it is very important that you estimate your dental and vision expenses very carefully due to the forfeiture requirement.

## Using the Plan

### Pre-Tax Contributions

Each year, you must decide if you want to set up a Health Care FSA (if eligible) or a Dependent Care FSA (or both) and you must decide how much you want to contribute to each. Your contributions are deducted pre-tax from your paycheck in equal amounts each pay period throughout the year.

Making these contributions on a pre-tax basis simply means that this money is deducted from your pay *before* income, Social Security and, in most locations, state and local taxes are calculated. Then, as you incur eligible health care and/or dependent care expenses, you submit a claim and are reimbursed for those expenses with your pre-tax contributions. Because your contributions to a FSA are tax deductible, it's like getting your eligible expenses for health care and dependent care services at a discount.

**Note:** State law may vary. You may have to pay state taxes on your pre-tax contributions, even though they are not taxable under federal income tax laws. For more information, you should consult your accountant or tax advisor.

### Estimate Your FSA Expenses Carefully

You cannot transfer money from one type of FSA into the other. You also cannot change or stop your contributions during the year unless you experience a qualifying status change. So, before enrolling in a FSA, you should carefully estimate the eligible expenses you expect to incur for health care and/or dependent care services during the next calendar year.

### Use It or Lose It

You will forfeit any unused money in your FSA at the end of the calendar year. For example, if you contribute \$1,000 for your FSA in 2023 but only use \$800 by December 31, 2023, you will forfeit the remaining \$200 in your FSA account. You have until March 31, 2024, to your file claims for eligible expenses incurred during the 2023 calendar year. However, if you don't use the money in an FSA to reimburse yourself for eligible expenses by that time, you lose those unused dollars.

### Health Care FSA

The Health Care FSA is offered to eligible associates who do not contribute to the Edward Jones group HSA (excluding the Limited Purpose Dental/Vision FSA). If you choose to participate in the Health Care FSA, you must decide how much you want to contribute to the account for the year up to a maximum of \$2,850.

### Eligible Dependents

You can use the Health Care FSA to reimburse eligible expenses that have been incurred by or on behalf of your eligible tax dependents. Please refer to the *Eligibility and Electing Benefits* section of this handbook for the definition of eligible dependents for Health Care FSAs.

## Health Savings Account & Flexible Spending Accounts - 2023

---

### Eligible Health Care Expenses

Your Health Care FSA reimburses you for most health care expenses including costs for most medical, dental, vision and hearing services incurred by you, your spouse or your other eligible dependents and not paid by your Edward Jones Medical or Dental Plans or any other group health insurance plan.

These expenses must be for services provided during your period of participation in the FSA.

Keep in mind that expenses are incurred when services are provided, not when you are billed or when you pay the provider. That means the Plan does not cover expenses you may have before you enroll in the account or after your participation ends.

In general, any health care expense that would qualify as a deduction on your federal income tax return qualifies as an eligible expense.

For a complete list of eligible and ineligible expenses, refer to Publication 502 of the Internal Revenue Service. To obtain a copy of the publication, call the IRS at 1-800-829-3676 or access the IRS website at <https://www.irs.gov/pub/irs-pdf/p502.pdf>.

**Note:** You can be reimbursed for eligible expenses for covered health care services through the Health Care FSA or take a tax deduction, but you *cannot* do both. Usually, the tax deduction is available only to people with extremely high medical expenses not covered by a health plan. If you have high medical or dental expenses, you may want to consult a tax advisor to determine which approach works best for you.

### Substantiation

Generally, when you use your HealthEquity debit card at approved locations, many of your expenses will be “automatically” substantiated at the time your debit card is used. Many stores have IRS-approved “inventory information approval systems” which track whether items you purchase are eligible for FSA reimbursement and will automatically substantiate those expenses when you use your HealthEquity debit card. For instance, if you pay for a prescription at your local pharmacy, those types of expenses are usually “automatically” substantiated when you use your HealthEquity debit card.

However, not all expenses are automatically substantiated when you use your debit card, so you may be required to manually submit documentation for debit card transactions in certain situations. Be sure to keep all receipts and Explanations of Benefits related to your FSA or HSA expenses. For HSA expenses, you'll need to document that you used your debit card for qualified medical expenses in the event of an IRS audit. For FSA expenses, HealthEquity will notify you when a debit card purchase requires you to substantiate a claim. To substantiate debit card claims, you must fax or upload itemized receipts or Explanation of Benefits to HealthEquity. HealthEquity will inform you in writing when transactions are unsubstantiated. Transactions that remain unsubstantiated 14 days past after the date of your third notification letter will result in the temporary suspension of your HealthEquity debit card. Once adequate substantiation is received, your debit card will be reactivated.

You are also required to submit substantiation for any FSA claims you incur which is not paid with your HealthEquity debit card. Please see the section below entitled “Filing a Claim for Reimbursement” for more information on how to substantiate FSA claims that are not automatically substantiated.

Cancelled checks or credit card receipts are not acceptable forms of substantiation. Your FSA expenses must always be substantiated by an independent third-party, either automatically with your debit card or by your submitting appropriate documents such as an Explanation of Benefits.

### Dependent Care FSA

You can use the Dependent Care FSA (also known as a Dependent Care Reimbursement Account) to reimburse yourself for the cost of eligible dependent care services only if the expenses are for services required to enable you and, if you are married, your spouse to work or attend school full-time.

## Health Savings Account & Flexible Spending Accounts - 2023

---

### Contribution Limitations

If you choose to participate in the Dependent Care FSA, you must decide how much money you want to contribute to the account for the year. The maximum annual contribution you can make to your Dependent Care FSA is \$5,000 a year, subject to the following limitations:

- **If you are married and file a joint tax return**, you and your spouse together may not deposit more than a total of \$5,000 to a Dependent Care FSA each year. That means if your spouse deposits \$2,000 into his or her employer's Dependent Care FSA, you cannot deposit more than \$3,000 into yours. If one of you earns less than \$5,000 in a year, your combined total deposit cannot be greater than your or your spouse's earned income, whichever is lower.
- **If you and your spouse file separate tax returns**, you each may deposit up to a maximum of \$2,500 a year to a Dependent Care FSA.
- **If your spouse does not work**, you cannot use a Dependent Care FSA unless your spouse is a full-time student or disabled. In this case to determine the maximum deposit for your FSA your spouse is assumed to earn \$250 a month if you have one dependent; \$500 a month if you have two or more dependents.

**Note:** If you contribute to the Dependent Care FSA, you have to complete IRS Form 2441 and file it with your federal income tax return. This form documents that you have paid dependent care providers during the year and includes the providers' tax ID numbers.

### Eligible Dependents

You can only claim dependent care expenses for dependents you claim on your federal income tax return and who satisfy all the conditions of the definition of eligible dependents as provided in the *Eligibility and Electing Benefits* section of this handbook.

### Eligible Dependent Care Expenses

Eligible expenses that you can pay through your Dependent Care FSA include:

- care at a licensed nursery school, day camps (not overnight camps), after-school programs at kindergarten and beyond, and day care centers for dependent adults or children
- care provided in or outside your home, by individuals who may be relatives but who cannot be your children under age 19 or other dependents, and
- household services related to the care of eligible dependents who live with you.

**Note:** When you file your federal income tax return, you will be required to supply the name, address and Social Security or tax identification number of the individual or organization providing day care. *If you are unable to supply this information, you should not use the Dependent Care FSA to pay for these dependent care services.*

### Ineligible Dependent Care Expenses

Expenses that do not qualify for reimbursement through the Dependent Care FSA include charges for:

- educational expenses (including boarding school)
- baby-sitting
- overnight camp
- care provided by your spouse, parent, or your children who are under age 19, and
- expenses for a non-working spouse who is neither disabled nor a full-time student.

### The Dependent Care FSA vs. the Dependent Care Tax Credit

Your individual situation will determine if it is more advantageous to use the Dependent Care FSA or take the dependent care tax credit when preparing your federal income tax return (using Federal Form 2441).

Your tax bracket and the amount of expenses you have during the year will determine which approach is best for you. You should consult a tax advisor for further information about your personal situation.

### Use It or Lose It



## **Health Savings Account & Flexible Spending Accounts - 2023**

---

At the end of 2023, you will forfeit any unused money in your Dependent Care FSA. For example, if you contribute \$1000 for your Dependent Care FSA in 2023, but only use \$800 by December 1, 2023, you will forfeit the remaining \$200 in your Dependent Care FSA. You have until March 31, 2024, to file your claims for eligible expenses incurred during the 2023 calendar year. If you don't use the money in a Dependent Care FSA to reimburse yourself for eligible expenses by that time, you lose those unused dollars.

### **For More Information**

For more information regarding eligibility, COBRA continuation of coverage, administrative information about the HSA and FSA Program and your rights as a participant in the Edward D. Jones & Co. Employee Health & Welfare Program, please see the *Eligibility and Electing Benefits*, *Leaving the Plan*, and the *Claim, Appeal and Legal Information* sections respectively.