Once Annual Opportunity to Enroll in the 2021-2022 Health Care Spending Account (HCSA) & Dependent Care Assistance Program (DCAP)
Open Enrollment – April 7 – midnight on May 5, 2021
It’s All On-Line (nothing to submit to HR)!

Health Care Spending Account (HCSA)
HCSA allows you to pay for $250 - $2,750 of eligible health care expenses on a pre-tax basis. Eligible expenses include:
- Physician office and prescription drug co-payments & deductibles
- Over the counter medications
- Prescription eyeglasses and contact lenses not covered by your health or vision insurance
- Orthodontia and dental expenses not covered by your dental insurance
- Please use the “Useful Links” menu item at www.benstrat.com/gic-fsa for a detailed list of eligible expenses

Dependent Care Assistance Program (DCAP)
DCAP allows you to pay for $250 - $5,000 of qualified dependent care expenses on a pre-tax basis. Eligible expenses may only be incurred for dependents under 13 years of age and physically/mentally handicapped adults living in your household and include:
- Day care & Adult day care
- Day camp
- After school programs
- Nursery school

Enrollment Information: Current participants must re-enroll each year to continue participating.
All HCSA and DCAP enrollments must be processed on-line at www.benstrat.com/gic-fsa between April 7, 2021 and before midnight on May 5, 2021 -- no need to submit a hard-copy enrollment confirmation!

Extended period to incur expenses and submit expenses for reimbursement:

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>Expenses incurred between:</th>
<th>Claims must be received by BenStrat no later</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 1, 2019 – June 30, 2020</td>
<td>July 1, 2020 - June 30, 2021</td>
<td>July 31, 2021</td>
</tr>
<tr>
<td>July 1, 2020 – June 30, 2021</td>
<td>July 1, 2020 - September 15, 2021</td>
<td>October 15, 2021</td>
</tr>
<tr>
<td>July 1, 2021 – June 30, 2022</td>
<td>July 1, 2021 - September 15, 2022</td>
<td>October 15, 2022</td>
</tr>
</tbody>
</table>

For the current (2020-2021) and upcoming (2021-2022) plan years, funds not spent by the following September 15 are forfeited – please calculate your 2021-2022 enrollment amount carefully as you may not change your election amount mid-year without a qualifying event. Benefits Strategies provides a planning and tax savings calculator online under “Useful Links” at www.benstrat.com/gic-fsa

Monthly fee for HCSA & DCAP: The pre-tax participation fee for one or both plans is $1.00, payroll deducted once per month.

2 Free Debit Cards: New HCSA participants receive two Benefits Strategies debit cards, enabling immediate payment of eligible expenses without the need to file a claim for reimbursement. Participants must still retain receipts for IRS audit purposes and in order to substantiate expenses as requested by Benefits Strategies. Debit cards cannot be used for DCAP expenses. The new plan year election amount for existing HCSA participants will be loaded to existing Benefits Strategies debit card.

Questions about HCSA or DCAP?
- Via telephone: Human Resources (AskHR@umass.edu) or Benefits Strategies 1-877-353-9442.
- Via e-mail: flexgic@benstrat.com

All HCSA & DCAP enrollments for plan year 2021-2022 must be completed online before midnight on May 5, 2021