



April 20, 2021

<FirstName LastName>
<Company (if appropriate)>
<Address>
<Address>
<City>, <State> <ZIP>

Re: Important changes from the recently passed **COVID Relief Bill**

Dear <FirstName LastName>:

As part of the Consolidated Appropriations Act 2021 (commonly called the COVID Relief Bill) that was signed into law in late 2020, Wespath implemented provisions that will enable you to carry all your unused 2020 health or dependent care Flexible Spending Account (FSA) funds over into 2021 and 2022. We know things are changing fast, so we wanted to provide a quick update.

What you need to know:

Who's affected: Any participants who had a health care FSA or dependent care FSA in 2020.

What's changing: Wespath will allow HealthFlex participants to use balances from 2020 for 2021 and 2022 expenses. In years past, you could only carry over \$550 in a health care FSA to the following plan year, and you could not carry over any money in a dependent care FSA.

What do I need to do: Nothing. This is automatic.

What will I see in my account: The deadline to submit 2020 claims is April 30, and then HealthEquity will communicate in May the balance you are carrying over into 2021. Looking ahead, if you have any money in a health or dependent care FSA after submitting all 2021 expenses, you can carry over your balance into 2022.

We know these times are unprecedented and we want you to be able to use your money. We appreciate your patience as we work through these changes together. If you have any questions please reach out to HealthEquity at 866-346-5800.

Sincerely,

Wespath Benefits and Investments