



## Take control of your health and dependent care spending and saving.

This guide gives you an overview of Disney's tax-advantaged account options with Optum Financial as well as resources you will have available as an account holder.

As the market leader in health savings accounts (HSAs) in the United States, Member of the Federal Deposit Insurance Corporation (FDIC), Optum Financial is uniquely positioned to help Disney employees and Cast Members maximize your health care dollars.

We are excited to have the opportunity to connect you with a better health care account experience. To learn more, please visit [optumbank.com/disney](https://optumbank.com/disney).

## Welcome.

### Your tax-advantaged account options

Based on what medical plan option you choose during enrollment, you have access to a variety of account options, including:

- Health Savings Accounts, or HSAs
- Health Reimbursement Accounts, or HRAs
- Flexible Spending Accounts, or FSAs

And, you can enroll in the Health Care OR Dependent Day Care Flexible Spending Account whether or not you are enrolled in a Disney medical option.

## Available accounts.

### HSA overview

- **What is it?** A Health Savings Account (HSA) is funded with income tax-free\* dollars from Disney and your own contributions. You can use the funds to pay for eligible health care/medical expenses for you and your eligible tax dependents, even if they are not eligible for or enrolled in your Disney benefits. When you enroll in Disney's Consumer Choice medical plan option, an HSA is automatically opened for you.
- **Benefits.** You get to use tax-free, Disney-provided dollars to pay for your qualified medical expenses.
  - You can have both a Dependent Day Care FSA and Limited Purpose HRA at the same time as an HSA.
  - You get to save on taxes because money contributed reduces your taxable income.
  - With an HSA, you don't have to submit documentation each time you use your account, but you should save your qualified medical expense receipts online at [optumbank.com/disney](https://optumbank.com/disney) or in the Optum Bank mobile app.
  - You can choose to invest any part of your HSA balance that exceeds \$2,000.

### How HSAs work

1. You can contribute up to the annual IRS limit, including both your contributions and Disney contributions.
2. Use the money to pay for qualified medical expenses for you and your tax dependents.
3. Your HSA balance rolls over year-to-year and is always yours, whether you stay with Disney or switch employers.

### Here's how you can save on taxes by contributing to an HSA:

If you contribute \$2,000\*\* to your HSA  
to cover out-of-pocket costs toward your health plan deductible



Federal tax at 25%\*\* Payroll tax at 7.65%\*\* State tax at 5%\*\*

## HRA overview

- **What is it?** A Health Reimbursement Account (HRA) is opened and funded by Disney with the wellness rewards that you and your enrolled spouse or domestic partner earn. You can use the funds to pay for eligible out-of-pocket health care expenses for you, your spouse and your tax dependents, even if they are not eligible for or enrolled in your Disney benefits.
- **Benefits.** You get to use income tax-free, Disney-provided dollars to pay for your eligible health care expenses. You can have both a Health Care FSA or Dependent Day Care FSA and an HRA at the same time.
- **Note:** You cannot make any additional deposits to this account. However, your HRA balance rolls over year-to-year as long as you work for Disney.

## How HRAs work

1. Disney opens and deposits money into your HRA.
2. Use the money to pay for eligible health care/medical expenses for you, your spouse and your tax dependents.
3. Your HRA balance rolls over year-to-year. If you leave the company, you have access to the funds in your HRA until the end of that calendar year, after which any balance is forfeited.

## FSA overview

- **What is it?** A Flexible Spending Account, or FSA, lets you set aside money from your paycheck (before taxes) to help pay for eligible out-of-pocket health or dependent care expenses.
- **Benefits.** An FSA can help reduce your income taxes and increase your take-home pay.
- **You've got two FSA options with Disney:** You can contribute to a Health Care FSA and/or a Dependent Day Care FSA, whether or not you are enrolled in a Disney medical plan.

**A Health Care FSA** reimburses you for eligible health care expenses for you and your eligible dependents. Eligible expenses include medical, dental, vision, hearing and prescription drug expenses. You can also use the FSA funds to pay for copays, coinsurance and over-the-counter (OTC) items.\*\*\*

**A Dependent Day Care FSA** reimburses you for eligible child and adult care expenses, including day care, before and after school care, nursery school, preschool and summer day camp, or care for an aging parent to enable you to work.

## How FSAs work

1. Estimate your medical or child/adult care expenses for the upcoming calendar year.
2. Decide how much money to contribute, up to the IRS limit.
3. Enroll during your benefits enrollment time.
4. Money will be set aside from each paycheck, based on the annual amount you elect, divided over the number of paychecks during the year.
5. Pay for eligible health care expenses or child/adult care expenses.

\* Please note that not all states provide favorable income tax treatment for savings and reimbursement accounts.

\*\* Illustrative example which assumes a 25% tax bracket and 5% state tax rate in a tax-exempt HSA state. State tax treatment of HSAs varies. Go to [optumbank.com](http://optumbank.com) or consult your state's department of revenue to find out more. Example assumes no withdrawals from the account. Results and amounts will vary depending on your particular circumstances.

\*\*\* You will need a written prescription for OTC drugs and medicines.

## Your Optum Financial tax-advantaged account options for Disney.

Find the right options for you and your family. Visit [optumbank.com/disney](http://optumbank.com/disney) for more information.

	Your Disney Medical Plan Options	You can also have these tax-advantaged accounts	Automatically opened upon medical plan enrollment	Who can use the account funds
<b>Health Savings Account (HSA)</b>	Consumer Choice	<ul style="list-style-type: none"> <li>• Dependent Day Care FSA</li> <li>• Limited Purpose HRA — If you have an HRA with Disney and switch to the Consumer Choice medical plan option with an HSA, any amount left in your HRA at the time will transition to a Limited Purpose HRA and can be used for qualified vision and dental expenses only.</li> </ul>	<b>Yes</b> — Your account is automatically opened for you by Disney.	<ul style="list-style-type: none"> <li>• Employee</li> <li>• Tax dependents</li> </ul>
<b>Health Reimbursement Account (HRA)</b>	<ul style="list-style-type: none"> <li>• Basic PPO</li> <li>• Cigna® HMO</li> <li>• Value Select HMO (Southern CA)</li> <li>• AdventHealth CastCare</li> <li>• Orlando Health Cast Advantage</li> <li>• Kaiser HMO (CA and WA)</li> <li>• All medical options offered in Hawaii</li> </ul>	<ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Dependent Day Care FSA</li> </ul>	<b>Yes</b> — Your account is automatically opened for you by Disney.	<ul style="list-style-type: none"> <li>• Employee</li> <li>• Tax dependents covered by your Disney medical plan or another Affordable Care Act (ACA) compliant group health plan.</li> </ul>
<b>Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• Basic PPO</li> <li>• Cigna® HMO</li> <li>• Value Select HMO (Southern CA)</li> <li>• AdventHealth CastCare</li> <li>• Orlando Health Cast Advantage</li> <li>• Kaiser HMO (CA and WA)</li> <li>• All medical options offered in Hawaii</li> </ul> <p><b>Note:</b> You may enroll in an FSA without participating in a Disney medical option.</p>	<ul style="list-style-type: none"> <li>• HRA</li> <li>• Health Care FSA</li> <li>• Dependent Day Care FSA</li> </ul> <p><b>Note:</b> You can have a Dependent Day Care FSA with an HSA.</p>	<b>No</b> — Health Care FSA and Dependent Day Care FSA are optional. You must separately enroll every year you wish to participate.	<ul style="list-style-type: none"> <li>• Health Care FSA — Employee and tax dependents</li> <li>• Dependent Day Care FSA — Can be used for eligible children/adult dependents*</li> </ul>

\* Your dependent does not need to be covered under your Disney benefits, but you must be working to receive reimbursement for eligible dependent care expenses.

Medical Coverage Levels					
	You	You + Child(ren)	You + Spouse/ Domestic Partner or You + Family	Two married Disney Employees: One employee elects family coverage	Two married Disney Employees: One employee elects individual coverage and the other family coverage
2022 IRS Limit	\$3,650	\$7,300	\$7,300	\$7,300	Family Total: \$7,300
If you are age 55 or older, you can contribute an additional \$1,000 to your HSA.					
Disney Contribution**	\$500	\$1,000	\$1,000	\$1,000	HSA Individual: \$500 HSA Family: \$1,000
Disney Wellness Rewards	\$300	\$300	\$600	\$600	\$600
<b>Your Maximum Contribution</b>	<b>\$2,850</b>	<b>\$6,000</b>	<b>\$5,700</b>	<b>\$5,700</b>	Family Total: <b>\$5,200</b>
Annual Limits	Disney employees and Cast Members cannot contribute to this account.				
Disney Wellness Rewards	\$300	\$300	\$600	\$600	\$600 (\$300 per employee)
Annual Limits	<ul style="list-style-type: none"> <li>Health Care FSA: \$2,750</li> <li>Dependent Day Care FSA: If you're married and filing taxes jointly or single and head of the household, your annual limit is \$5,000. If you're married and filing separately, your annual limit is \$2,750.*** If either you or your spouse earns less than \$5,000 a year, your annual limit is equal to the lower of the two incomes.</li> </ul>			<ul style="list-style-type: none"> <li>Health Care FSA: \$5,500 (two accounts opened)</li> <li>Dependent Day Care FSA: \$5,000 (Max. household amount even if two accounts are opened)</li> </ul>	
Disney Contribution	N/A				

\*\* Part-time employees currently covered under ACA are not eligible for the Disney contribution to the HSA.

\*\*\* Divorced individuals: 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.

## More resources. More possibilities for you.

You want to make the most of your tax-advantaged accounts. Optum Financial wants to help you get there. That's why we offer the latest ways to help you maximize your accounts. Check out some of the resources and tools to see how easy we make it for you to take charge.

**Note:** Some resources will be made available after your account open date.

### Highly rated app

The Optum Bank app helps you simplify planning, saving and paying for qualified expenses anytime. The app is one of the most reviewed and highest rated financial health care apps. Available for Android and Apple devices.



4.7 out of 5 star rating on the iOS App Store as of Q3 2021.



### Mobile receipt capture

Did you know you need to keep your receipts? The Optum Bank app makes it easy. Quickly save receipt images with just a couple clicks, and upload them to specific expenses.

### Optum Bank debit Mastercard®

You can order an additional Optum Bank debit Mastercard® for each of your dependents to access funds. Each card has a unique number and name of the individual.

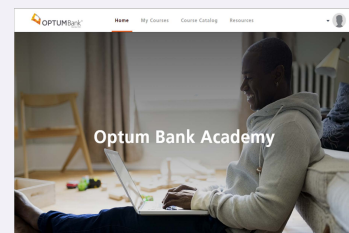
To order, add the dependent to your profile first by going to "settings" and selecting "Family Profile". To order the dependent card go to "manage debit cards" in the I want to section. Then select "add dependent card".

### Can you plan for the unplanned?

Estimate health care costs in retirement with the Health Savings Checkup tool on [optumbank.com/disney](https://optumbank.com/disney) so you can plan ahead for the future — and even the unexpected.

### Best-in-class HSA education

The Optum Bank Academy makes it easy for you to understand and take charge of your HSA — so you can maximize your account. You will have access to the courses once you sign in to your HSA through [optumbank.com/disney](https://optumbank.com/disney).



### More tools, videos and resources

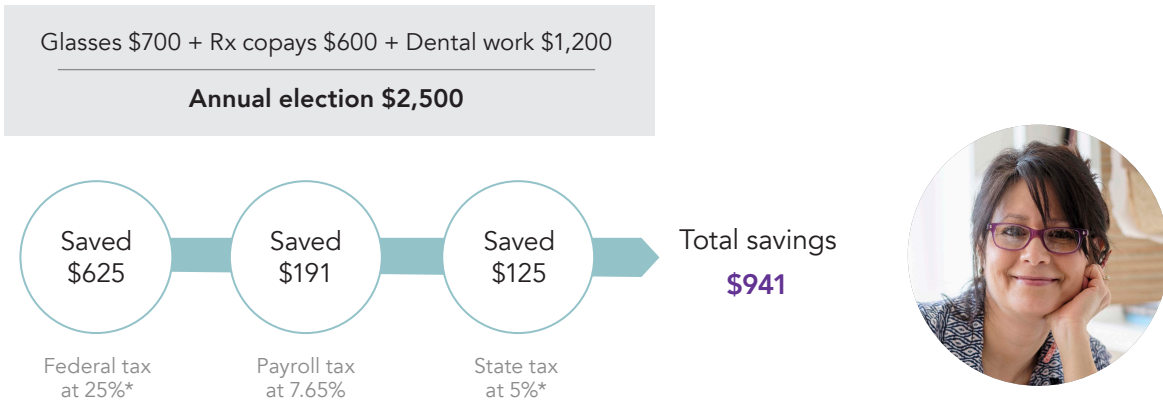
Check out [optumbank.com/disney](https://optumbank.com/disney) for video education, webinars and investment resources plus tools, tips and fresh perspectives to help you make the most of your account.



Malia participates in the **Disney Wellness Rewards Program**. This year Malia met all of her health goals, so she earns **\$300**, which Disney puts into her HRA. Her HRA dollars roll over year to year.

After seven years of earning wellness rewards, Malia has **\$2,100** in her HRA, which she uses for Lasik eye surgery. Malia spent \$2,000 for the procedure and still has **\$100** to roll over for future use.

Anne predicts she is going to spend \$2,500 in her FSA ...



Anne spent \$2,400 from her FSA and had \$100 left over. Since her FSA has a "use it or lose it" rule, Anne forfeits the remaining \$100 but still has a net savings of \$841 in taxes. (**\$941 tax savings – \$100 forfeited = \$841 total savings**)



Manuel contributes **\$3,000** a year to his HSA. Since he covers his family on his medical plan, Disney contributes an **additional \$1,000** per year to his HSA, for a total contribution of \$4,000. In 25 years, he will have saved **\$37,650** in taxes.

Manuel also contributes **\$5,000** into a dependent care FSA for his son's daycare. This saves him an **additional \$1,882** per year in income taxes.

Hypothetical examples are for illustrative purposes only and assume a 25% federal tax bracket, 7.65% FICA and a 5% state tax bracket in a state that does not tax HSA contributions. Results and amounts will vary depending on your particular circumstances.

## Let's get you enrolled.

### STEP 1

**Review** your expenses for health and dependent care last year. Think about what you expect to spend next year. This will help you consider which medical option and account combo will work best for you. This will also help you decide how much you should contribute.

### STEP 2

**Decide** which medical option will work best for you. Need some help? Check out the ALEX tool, which is part of your enrollment. Remember, the medical option you choose will determine which account(s) you can have.

### STEP 3

**Enroll** in your 2022 Disney benefits. Go to **Benefits.Disney.com**. Or, call the Disney Benefits Center at 1-800-354-3970.

### STEP 4

**Welcome kit(s)** will be mailed after your account(s) are opened. When you enroll in a Disney medical plan option, your HSA or HRA accounts will automatically be opened for you by Disney. If you already have a current HSA or HRA through Disney, a new account will not be created. You can separately enroll in the Health Care or Dependent Day Care FSA during annual enrollment.

## Wondering about your Disney Commuter Assistance Benefit?

Disney Commuter Assistance offers an opportunity to save on transit, ride sharing and parking expenses. You can elect to set aside a portion of your pay as pre-tax dollars, as long as you use those funds to pay commute-related expenses. To find information and enroll, please visit **Disneycommuterassistance.com**.



### Enrollment Questions?

Call the Disney Benefits Center at **1-800-354-3970** or visit **Benefits.Disney.com**.

Investments are not FDIC-insured, are not guaranteed by Optum Bank and may lose value.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, a subsidiary of Optum Financial, Inc., and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by Optum Financial, Inc. and are subject to eligibility and restrictions. The content in this document is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

Mutual fund investment options are made available through the services of an independent investment advisor. Shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. Optum Bank is not a broker-dealer or registered investment advisor, and does not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.

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