

ACCOUNTS ON THE MOVE

Do you have a Health Savings Account (HSA), Flexible Spending Account (FSA), or Retirement Medical Savings Account (RMSA) in 2020?

Here's what to expect and actions you might need to take as we transition the administration from Your Spending Account (YSA) to Fidelity beginning in 2021, plus information about accessing your Fidelity-administered accounts.

At-a-glance: Key dates and actions 1

Transition details and how-to's for these accounts that you currently hold:

■ **HSA: If I enrolled in an HPE HSA¹ for 2021** 2

■ **HSA: If I did not enroll in an HPE HSA² for 2021** 3

■ **Health Care FSA** 4

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¹This means you actively elected an HSA during annual enrollment, with a contribution of \$0 or more.
²This may be the case if you did not enroll in a high deductible health plan (HDHP), or you defaulted into an HDHP, or you waived HSA enrollment.

AT-A-GLANCE

Here are key actions and dates to know if you currently have an account administered by YSA.
CLICK THE IMPORTANT DETAILS OR GO TO THE PAGE FOR MORE INSTRUCTIONS.

Your current HPE account	Actions and dates (see IMPORTANT DETAILS for more)
<p>Health Savings Account</p> <p>Steps if you actively enrolled in an HPE Health Savings Account for 2021 (with a contribution of \$0 or more) during annual enrollment</p> <p><u>IMPORTANT DETAILS</u> (page 2)</p>	<p>HPE is arranging for current accounts (administered by YSA) to automatically transfer to Fidelity in February.</p> <p>By January 22: Liquidate any investments in your current HSA (stock or bond funds you may have invested in at UMB).</p> <p>Through January 31: Access your current account the same way you do today.</p> <p>February 1–19: Your current account balance will be unavailable during the transfer to Fidelity; your funds will be available the week of February 22 in your account with Fidelity.</p>
<p>Health Savings Account</p> <p>Steps if you did not actively enroll in an HPE Health Savings Account for 2021 (because you did not enroll in a high deductible health plan (HDHP), or you defaulted into an HDHP, or you waived HSA enrollment)</p> <p><u>IMPORTANT DETAILS</u> (page 3)</p>	<p>If you complete these steps, your current account (administered by YSA) will be transferred to Fidelity in February and you'll avoid certain fees.</p> <p>By December 31: Complete an e-consent to transfer your account to Fidelity.</p> <p>By January 19: Open an HSA at fidelity.com.</p> <p>By January 22: Liquidate any investments in your current HSA (stock or bond funds you invested in at UMB).</p> <p>If you complete the above steps, expect the following:</p> <p>Through January 31: Access your current account the same way you do today.</p> <p>February 1–19: Your current balance will be unavailable during the transfer to Fidelity; your funds will be available in your Fidelity HSA the week of February 22.</p>
<p>Flexible Spending Accounts (FSAs)</p> <p><u>IMPORTANT DETAILS:</u> Health Care FSA (page 4) Dependent Care FSA (page 5)</p>	<p>By December 31: Incur eligible expenses for reimbursement from your 2020 account; otherwise lose any unused amount for Dependent Care FSA, and any unused amount over \$500 for Health Care FSA.</p> <p>December 31: Last day to use your YSA debit card for Health Care FSA.</p> <p>By April 30: Submit 2020 claims to YSA.</p> <p>After April 30: Remaining 2020 Health Care FSA balance (up to \$500) will transfer to Fidelity (available mid-June in your 2021 account with Fidelity).</p>
<p>Retirement Medical Savings Account</p> <p><u>IMPORTANT DETAILS</u> (page 6)</p>	<p>Through March 31: View your RMSA information the same way you do today.</p> <p>Early April: Your current account information will be transferred to Fidelity, and you can view it in your Fidelity account at that time.</p>



I CURRENTLY HAVE A HEALTH SAVINGS ACCOUNT (HSA) ADMINISTERED BY YSA, AND I ENROLLED IN AN HPE HSA FOR 2021

These are instructions if you currently have an HSA balance, and you actively elected an HSA during 2021 annual enrollment, with a contribution of \$0 or more.

What's happening

HPE is arranging for current balances to automatically transfer to Fidelity in February.

TAKE ACTION*

By January 22, liquidate any investments (that is, amounts you have invested in a stock or bond fund with UMB) in your current HSA so that it can be part of the automated transfer:

[MyHPERewards](#) > **Reimbursement Accounts** tab (then **Health Savings Account** if you have more than one type of account). In the HSA section, look for **Health Savings Account Self-Directed Investment**, and a link to **Manage Your Investments (UMB)**. That will take you to UMB. Look for **My Investments** page (you can get there from the **HSA Investment Options** page using the blue button to **Log into HSA Saver**). On My Investments page, click on **Manage My Investments** (upper right portion of the page) to view a list of your investments. Each investment has a Purchase and Sell button associated with it. To liquidate your investments, go through each investment and choose **Sell**, then **Sell All**, then **Sell Investment**, then **Confirm**. This will liquidate the investment and return the funds to your HSA Deposit Account where they can be part of the automated transfer to Fidelity.

*If you miss this deadline, your account won't be part of the automated transfer in February. See [What if I miss the deadlines for my current HSA to be included in the automated transfer to Fidelity?](#) on page 7.

What's next?

- **Through January 31**, access your current account:
 - Online via [MyHPERewards](#) > **Reimbursement Accounts** tab; or
 - Through the Reimburse Me app; or
 - Using your YSA card. (**Note:** If you also have a Limited Use Health Care FSA in 2020 and you use your YSA card after December 31, it will draw from your HSA, not your FSA.)
- **From February 1 to 19**, your current balance will be unavailable during the transfer to Fidelity. It will be in your Fidelity-administered HSA the week of February 22 (combined with contributions you and HPE have made in 2021).

How about your Fidelity-administered HSA?

Beginning in January,* access your new HPE HSA account administered by Fidelity:

- Online: via [MyHPERewards](#) > **Health Savings Account** powered by Fidelity tile; or
- Through the NetBenefits app; or
- Using your NetBenefits AccessCard (expect to receive it from Fidelity in late December, or after your account is established if later).

TAKE ACTION

- Be sure to **name a beneficiary** for your Fidelity-administered HSA.
- You can invest any balance you don't expect to use for eligible expenses in the near future.

*Remember: Half of HPE's annual contribution is added to your account in mid-January and the rest in mid-July. Your contributions are added to your account after each pay period.



I CURRENTLY HAVE A HEALTH SAVINGS ACCOUNT (HSA) ADMINISTERED BY YSA, BUT I DID NOT ENROLL IN AN HPE HSA FOR 2021

These are instructions if you currently have an HSA balance, but you did not enroll in a high deductible health plan (HDHP), or you defaulted into an HDHP, or you waived HSA enrollment for 2021.

What's happening

If you take the steps below, your current balance will automatically transfer to Fidelity in February. This is to your advantage so you can avoid certain fees.

TAKE ACTION*

- **By December 31**, complete an e-consent to transfer your account to Fidelity: [MyHPERewards](#) > **HPE Benefits Center** tile > **Complete HSA Bulk Transfer Consent** > **View Plan Options** > select **Continue** for the HSA Bulk Transfer E-Consent > Click **Yes** to authorize the transfer of your funds and closing of your UMB account > Click **I agree** to complete your e-consent.
- **By January 19**, open an HSA at Fidelity: [fidelity.com](#) > **Open an Account** > **See all accounts** > **Saving for medical expenses** > **Open online** for the Health Savings Account option > complete About You and Agree to Terms > click **Open Account**. **Do not** act on the prompt to Fund Your Account (the automated transfer will take care of transferring your existing HSA). Call Fidelity at 1-800-409-4015 if you have questions.
- **By January 22**, liquidate any investments in your current HSA (that is, amounts you have invested in a stock or bond fund with UMB): [MyHPERewards](#) > **Reimbursement Accounts** tab (then **Health Savings Account** if you have more than one type of account). In the HSA section, look for **Health Savings Account Self-Directed Investment**, and a link to **Manage Your Investments (UMB)**. That will take you to UMB. Look for **My Investments** page (you can get there from the **HSA Investment Options** page using the blue button to **Log into HSA Saver**). On My Investments page, click on **Manage My Investments** (upper right portion of the page) to view a list of your investments. Each investment has a Purchase and Sell button associated with it. To liquidate your investments, go through each investment and choose **Sell**, then **Sell All**, then **Sell Investment**, then **Confirm**. This will liquidate the investment and return the funds to your HSA Deposit Account where they can be part of the automated transfer to Fidelity.

*If you miss any of these deadlines, your account won't be part of the automated transfer. See [What if I miss the deadlines for my current HSA to be included in the automated transfer to Fidelity?](#) on page 7.

What's next?

If your YSA-administered account is included in the automated transfer to the account you set up at [fidelity.com](#):

- **Through January 31**, access your current account:
 - Online via [MyHPERewards](#) > **Reimbursement Accounts** tab; or
 - Through the Reimburse Me app; or
 - Using your YSA card. (**Note:** If you also have a Limited Use Health Care FSA in 2020 and you use your YSA card after December 31, it will draw from your HSA, not your FSA.)
- **From February 1 to 19**, your current balance will be unavailable during the transfer to Fidelity. It will be in your Fidelity HSA the week of February 22.

How about the HSA you opened at [fidelity.com](#)?

Ongoing, you can continue to access it via [fidelity.com](#), or via [NetBenefits](#) (the same place you find your HPE 401(k)). If the balance of your current (YSA-administered) account is included in the automated transfer to Fidelity in February, you can access it in your Fidelity HSA beginning the week of February 22.

TAKE ACTION

- Be sure to **name a beneficiary** for your Fidelity HSA.
- You can invest any balance you don't expect to use for eligible expenses in the near future.

I HAVE A 2020 HEALTH CARE FSA (TRADITIONAL OR LIMITED USE*)

What's happening

Your 2020 account is administered by YSA through April 30, 2021; then, if you have a remaining balance, up to \$500 will carry over to a 2021 FSA at Fidelity.

TAKE ACTION

If you have more than \$500 in your account and you don't want to lose the amount over \$500, be sure to receive eligible healthcare services for you or your eligible dependents by **December 31**. You have until April 30, 2021, to submit for reimbursement from your 2020 FSA.

What's next?

- **By April 30**, submit 2020 expenses for reimbursement from your 2020 account:
 - Online via [MyHPERewards](#) > **Reimbursement Accounts** tab; or
 - Through the Reimburse Me app; or
 - Using your YSA card **through December 31**. It will not work for Health Care FSA purchases after midnight that day.
- **After April 30**, if you have a remaining balance:
 - Up to \$500 (the carryover limit for 2020) will transfer to Fidelity in mid-June 2021.
 - It will be combined with any Fidelity-administered Health Care FSA you elected for 2021 (or a new account at Fidelity will be set up for you).

Note: You may not use your 2020 FSA balance to pay for 2021 healthcare expenses until after the carryover amount has transferred to Fidelity. Once the transfer is completed, you can use the account for healthcare expenses with dates of service back to January 1.

How about your Health Care FSA account at Fidelity?

You can access your 2021 Health Care FSA account at Fidelity starting in January if you enrolled in a Health Care FSA for 2021, or mid-June if you're not contributing to a 2021 Health Care FSA but you have a carryover amount from 2020.

Here's how:

- Online via [MyHPERewards](#) > **2021 Health Care Flexible Spending Account** tile; or
- Through the NetBenefits app; or
- Using your NetBenefits AccessCard (the debit card for your account that you'll receive from Fidelity).

Note: The "automatic reimbursement" feature you may have elected for a traditional Health Care FSA administered by YSA won't be available with Fidelity-administered accounts. (If you elected automatic reimbursement, your medical plan carrier would automatically send a claim to your YSA-administered Health Care FSA for amounts the medical plan doesn't pay.)

*Remember, in any given year you are enrolled in an HDHP + HSA, or your spouse or partner is enrolled in an HSA-eligible medical account, your Health Care FSA for that year is a limited-use account. Use it for dental and vision expenses, and for medical and prescription drug costs after your medical plan deductible is satisfied.



I HAVE A 2020 DEPENDENT CARE FSA

What's happening

Your 2020 account is administered by YSA through April 30, 2021, for reimbursement of daycare expenses you incur by December 31, 2020. You lose any remaining balance after that.

How it will work

By April 30, submit 2020 daycare expenses for reimbursement from your 2020 account:

- Online via [MyHPERewards](#) > **Reimbursement Accounts** tab; or
- Through the Reimburse Me app.

What if you enrolled in a Dependent Care FSA for 2021?

Starting in January, access your 2021 account (administered by Fidelity):

- Online via [MyHPERewards](#) > **2021 Dependent Care Flexible Spending Account** tile; or
- Through the NetBenefits app.

Remember, your Dependent Care FSA contributions are added to your account after they're deducted from your paychecks throughout the year. You can be reimbursed for expenses up to the balance in your account at any given time.



I CURRENTLY HAVE A RETIREMENT MEDICAL SAVINGS ACCOUNT (RMSA)

What's happening

If you're currently making contributions to the RMSA, starting January 1 your contributions will be credited to your new RMSA at Fidelity. Any existing RMSA balance will be administered by YSA through March; you can view it in your Fidelity account beginning in early April.

How it will work

- **Through March 31:** View your existing (YSA-administered) RMSA information on [MyHPERewards](#) > **Reimbursement Accounts** tab.
- **As of early April,** view it (along with any new contributions you make January 1 or later) as noted below.

How do I view my Fidelity-administered RMSA?

View RMSA contributions you make January 1 or later, and your existing account balance once it transfers over:

- Online via [MyHPERewards](#) > **Retirement Medical Savings Account** powered by Fidelity tile; or
- Through the NetBenefits app.

What if I leave HPE in early 2021 and need access to my RMSA?

If you leave HPE early in 2021, you can opt in to access your existing RMSA through YSA up until February 29, and opt in through Fidelity on or after March 1. Note, however, that your existing balance will be temporarily unavailable after March 5 (the last day YSA will administer claims) while it is transitioned to Fidelity. Then starting in early April, you'll be able to access your full RMSA balance through Fidelity (including amounts you contribute January 1 or later and the amount transferred from YSA).



QUESTIONS AND CONTACTS

How do I access my YSA-administered account while I have one?

- Online at [MyHPERewards](#) > **Reimbursement Accounts** tab; or
- Through the Reimburse Me app; or
- Using your YSA card—through **December 31** for a Health Care FSA (including a Limited Use FSA); through **January 31** for an HSA

How do I access my Fidelity-administered account in 2021?

- Online at [MyHPERewards](#) > select the tile for your account dated 2021 or “powered by Fidelity”;^{*} or
- Through the NetBenefits app; or
- Using your NetBenefits AccessCard (debit card from Fidelity for Health Care FSAs and HSAs)

^{*}If you have a Fidelity HSA and you don't see a tile for it on the MyHPERewards home page, access it via [NetBenefits](#)—you can get there from the **Retirement** tab on [MyHPERewards](#).

What if I miss the deadlines for my current HSA to be included in the automated transfer to Fidelity?

- Your HSA will remain with UMB, where YSA-administered accounts are held. After January 31, you'll access it through UMB directly (not through YSA or MyHPERewards).
- You'll begin to incur a monthly administrative fee from UMB of \$2.95, and an additional \$3.00 per month if part of your HSA is invested in UMB investment funds.
- You can still transfer your HSA from UMB to Fidelity at a later date. Start with your Fidelity HSA to initiate the transfer. If you need help, call Fidelity at 1-800-409-4015. You'll incur a \$25 fee from UMB for the transfer.

There are no administrative fees for a Health Savings Account at Fidelity.

Other questions

- Contact the HPE Benefits Center. **Call:** 1-844-537-5304, 8 a.m.–8 p.m. CT, Monday–Friday; or **Chat:** [MyHPERewards](#) > select **HPE Benefits Center**.
- Read the *Special topic: Transfer of accounts from Your Spending Account (YSA) to Fidelity* in the [Benefits FAQs](#).

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