

● U.S. Benefits Overview Notes

Health Care and Dependent Care Spending Plans

- Spending Plans allow you to set aside a portion of your income on a pre-tax basis to pay for certain expenses through payroll deductions. You can then use the funds you've set aside to pay for eligible expenses.
- There are two Spending Plans:
 - The **Health Care Spending Plan** lets you set aside up to \$5,000 of your salary into a spending account to pay for certain unreimbursed health care expenses such as deductibles, co-payments, routine physical exams, and fertility treatments.
 - Salary deferred to your Health Care Spending Plan Account is not subject to taxes.
 - **NOTE:** if you are enrolled in Agilent Medical Plan Option B, you can only participate in the Health Care Spending Plan on a very limited basis. You may only claim expenses related to your eligible dental and vision care expenses. This restriction is due to the availability of the Health Savings Account – or HSA - in conjunction with Option B, but even if you don't have an HSA, the restriction is in place if you're on Option B.
 - The **Dependent Care Spending Plan** lets you set aside up to \$5,000 of your salary to pay for eligible dependent care expenses, such as day care and after-school programs, if that care is required to enable you (and your spouse, if you are married) to work. The plan can also be used to pay for eligible elder care expenses.
 - You must enroll in the spending plans within 30 days of your hire date.
 - You can also enroll in them during the year if a "life event" takes place that changes your situation, including marriage or the birth of a child. If a qualified life event occurs, you have 30 days to enroll in the spending plans.
 - You can also enroll during the Annual Enrollment period that takes place in the fall of each year.
- You must use all the money you put into your Spending Plan(s) in a calendar year for expenses incurred during that calendar year or you will lose it. Any money set aside in either plan that is not used by the end of the calendar year is forfeited.
- The Plans are administered by UnitedHealthcare.