



FINANCIAL



Health and Dependent Care Flexible Spending Accounts (FSAs) At-A-Glance

Healthcare FSA

The Healthcare FSA is designed to help cover many out-of-pocket medical expenses with tax-free dollars. You must enroll in a Healthcare FSA each year.

Medical plan determines eligibility	Platinum	Gold, Silver, Bronze	No medical coverage	Company Match	Remaining year-end balance
Healthcare FSA	✓	✓	✓	✗	Use it or lose it
Dependent Care FSA	✓	✓	✓	✗	Use it or lose it

A complete list of eligible expenses and IRS rules for Flexible Spending Accounts is available at [irs.gov](https://www.irs.gov) or by phone at **800-TAX-FORM**.



Dependent Care FSA

The Dependent Care FSA is designed to help you save tax dollars on employment-related child care services for children under 13 years of age, elder care, or care for a disabled spouse or dependent that you usually pay with after-tax dollars. You must enroll to contribute to the Dependent Care FSA each year.



Need support?

Access Surency at surency.com/koch or by calling **866-818-8805**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. Production hourly employees of Georgia-Pacific are not eligible for the dependent care FSA. These benefits do not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

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