

Frequently Asked Questions for Flexible Spending Account and Commuter Benefits with HSA Bank

HSA Bank Overview 1

Welcome Kit and Debit Card 2

Account Access 3

Flexible Spending Account (FSA) FAQ 4

Commuter Benefits 6

Miscellaneous 7

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HSA Bank Overview

What accounts-based benefits does HSA Bank offer to Seagate?

HSA Bank is our provider for the following account-based benefits:

- Health Savings Account (HSA)
- Health Care Flexible Spending Account (HCFSA)
- Limited Purpose FSA (LPFSA)
- Dependent Care FSA (DCFSA)
- Commuter Benefits (Transit and Parking)

Welcome Kit and Debit Card

Will I receive an HSA Bank Health Benefits Debit Card?

If you are already enrolled in an HSA with HSA Bank and have an HSA Bank Health Benefits Debit Card, any additional spending accounts (such as FSA) will automatically be added to your existing debit card. HSA Bank uses a single debit card for all the accounts in which you're enrolled. If you don't have an existing account with HSA Bank and are a new participant, you'll receive a new debit card within 10-14 business days of your plan effective date.

If I'm enrolled in multiple accounts and the same card is used for all accounts, how do expenses get withdrawn from the correct account?

HSA Bank's debit card is automatically programmed to withdraw funds from the appropriate account based upon your elections and where your card is used. As an example, card usage at vision and dental providers will always be withdrawn from the Limited Purpose FSA first, whereas medical expenses are always withdrawn from the HCFSA or HSA. Card usage for dependent care providers will be drawn from the Dependent Care FSA. While this is unlikely, if a claim is withdrawn from the incorrect account, you can contact HSA Bank to have the claim reallocated to the correct account.

When will I receive a welcome kit and my new debit card?

You will receive an HSA Bank welcome kit and/or debit card by the end of December. The welcome kit will be mailed in a separate envelope from your debit card. Again, if you are already enrolled in an HSA with HSA Bank and have an active debit card, your 2027 spending accounts will automatically be added to your existing debit card.

How do I activate my new debit card?

Your new card will be activated the first time you use it. You can use your new card to pay for IRS-qualified healthcare expenses at places such as doctors' offices, hospitals, pharmacies, dentists' offices, vision providers and dependent care providers.

What types of expenses can I use my debit card for?

The HSA Bank Health Benefits Debit Card can be used to pay for all IRS 213(d) qualified medical, prescription, dental, vision, and dependent care expenses. Learn more.

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Is there a cost for ordering additional debit cards?

There is no charge to order additional debit cards. Additional cards may be ordered via the HSA Bank website at myaccounts.hsabank.com or by calling the Client Assistance Center at **844-650-8953**.

Does the HSA Bank debit card have the dependent's name on it?

Yes, if you request a debit card for an eligible dependent, their name will be on it.

Is the HSA Bank debit card chip enabled?

Currently, the HSA Bank debit card is not chip enabled.

What happens if the HSA Bank debit card is stolen, and money is spent?

If your HSA Bank Debit card is lost or stolen, please contact the HSA Bank Client Assistance Center at **844-650-8953**. If money is spent, you can file a dispute with the HSA Bank Client Assistance Center.

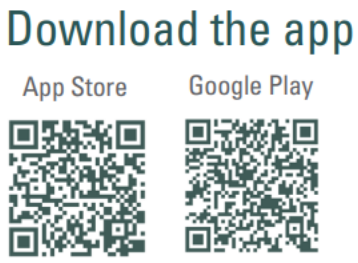
Account Access

How can I access my HSA Bank accounts?

HSA Bank Member Website
Once you receive your welcome kit, you can access your new HSA Bank accounts directly through HSA Bank's Member Website at myaccounts.hsabank.com. If you are a new HSA Bank customer, you can establish your online account by using the "Create your new username and password" links on the home page. If you are an existing HSA Bank customer, you can use your existing login and password.

Does HSA Bank have a mobile app?

Yes, HSA Bank has a mobile app. Safe and secure, the HSA Bank Mobile App offers real-time access for all your account needs, 24 hours a day, 7 days a week. It's simple, intuitive, and convenient. You can download the mobile app at Google Play or the App Store. The mobile app is a free download; however, you should check with your wireless provider for any associated fees for accessing the internet from your device.



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Why do I see duplicate transactions in my account?

When you use your debit card for partial or full payment of a service or office visit copay, that card transaction will appear in your account as 'Source: Debit Card'.

If you're enrolled in the HSA, HCFSA or LPFSA, a claim for that same service processed by your health plan will automatically be sent to HSA Bank and show up in your account as 'Source: Health Plan'.

You'll want to ensure you don't create a duplicate payment or reimbursement situation by reviewing each expense prior to initiating payment or reimbursement. If you already paid a claim with your debit card, simply select "Mark as Paid" or "Remove Expense," for the claim that came through automatically.

Flexible Spending Account (FSA) FAQ

What are the differences between a Health Care Flexible Spending Account (HCFSA), Limited Purpose FSA (LPFSA), and Dependent Care FSA (DCFSA)?

FSAs are tax-advantaged financial accounts used to pay for eligible healthcare expenses for yourself, your spouse, and your dependents. Your taxable income is reduced by the amount you elect to contribute to your FSA for the year.

A Limited Purpose FSA is only available to those eligible to contribute to a Health Savings Account (HSA) and only allows reimbursement for eligible out-of-pocket vision and dental expenses. You can also convert your Limited Purpose FSA to cover all eligible healthcare expenses once you've met your medical plan's annual deductible. See below for more information on converting your LPFSA.

A Healthcare FSA (aka General Healthcare FSA) allows reimbursement for all eligible healthcare expenses. Only those who are not eligible to contribute to a Health Savings Account may elect to participate in an HCFSA.

A Dependent Care FSA allows reimbursement of dependent care expenses, such as daycare or eldercare, incurred by eligible tax dependents.

Visit hsabank.com/QME for a list of qualified expenses.

How much can I contribute annually to an FSA?

2026 IRS Maximum Allowable Contribution Limits: Health Care FSA and Limited Purpose FSA

- $3,400

2026 IRS Maximum Allowable Contribution Limits: Dependent Care FSA

- $7,500 ($3,750 for married individuals filing separately)

Visit IRS Guidelines and Eligible Expenses page for more information.

Can I change my FSA contribution amount throughout the year?

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Typically, no, unless you have a Qualified Life Event (QLE) such as marriage, divorce, and/or birth of a child.

When are my FSA funds available to use?

If you're enrolled in the HCFSA or LPFSA, your full annual election amount is available for use immediately on January 1.

If you're enrolled in the DCFSA, funds are available for reimbursement up to the balance in your account.

How can I access my funds and file claims?

HSA Bank Health Benefits Debit Card – You may use your debit card at point of sale or after you receive a medical bill from your provider.

Direct Pay to Provider – Submit your claim online and include your provider's billing address. Once the claim is validated and substantiated, a check is sent to your provider to the address you specified on the claim.

Claims Payment to Provider – If you're enrolled in the HCFSA or LPFSA, claims processed by Anthem medical, Anthem dental, and VSP vision will automatically be sent to HSA Bank.

Like Direct Pay mentioned above, you can choose a claim for payment which is automatically pre-filled with the provider's information. A check is sent to your provider.

Mobile App – Easily file a claim and take a picture of your receipt for upload. You can choose to issue payment directly to a provider or request reimbursement by direct deposit or paper check.

Paper Form – Download the Reimbursement Request Form online and follow the instructions on the form.

Do I need to submit receipts for my FSA claims?

The IRS has established specific guidelines that require all FSA transactions including those made with your HSA Bank debit card to be substantiated (verifying the purchase was for an IRS-qualified medical expense).

HSA Bank will attempt to auto-substantiate debit card claims through various methods. For those times when auto-substantiation is not possible, we'll send you a letter reminding you to submit the proper documentation.

What information needs to be included in my receipt?

For HSA Bank to approve a claim, you must submit a receipt or Explanation of Benefits with the following information:

1. Patient Name: Name of person for whom product/service was purchased.
2. Provider Name: Name of provider or merchant of service or product.
3. Date of Service: Date service was performed, or item purchased.
4. Type of Service: Detailed description of service provided, or item purchased.
5. Cost: Amount paid for product/service and/or portion not covered by your insurance.

If an ineligible expense has been determined based on your receipt, your debit card may be suspended.

Do my dollars in the FSA rollover?

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The HCFSA and LPFSA allow you to rollover unused dollars to the next plan year (up to the IRS maximum). DCFSA does not allow for any unused dollars to rollover due to IRS regulations.

Does my FSA plan have a grace period?

None of the Seagate FSA plans offer a grace period.

What if I don't use all my FSA funds within the 2025 plan year?

Qualified expenses for the HCFSA, LPFSA and DCFSA incurred in 2026 must be submitted to HSA Bank by March 31, 2027. Any unused dollars available in your 2026 HCFSA or LPFSA will be carried over to 2027 **up to the IRS maximum limit of $680**. Any unused dollars in your DCFSA will be forfeited.

If I contribute to an HSA, can I also contribute to a Limited Purpose FSA (LPFSA)?

Yes. An LPFSA can be used only by a participant who is enrolled in an HDHP medical plan and who is contributing to an HSA. The LPFSA is limited to reimbursement for eligible dental and vision care expenses.

How do I convert my Limited Purpose FSA to a general-purpose FSA?

If you meet your medical plan's annual deductible, you can convert your Limited Purpose FSA (LPFSA) to a general-purpose HCFSA. Once the LPFSA is converted to a HCFSA, you will be able to use pre-tax earnings to cover a wider range of medical expenses. Download the Limited Purpose FSA Deductible Verification Form online and follow the instructions on the form. If you do not complete the Limited Purpose FSA Deductible Verification Form, your FSA will remain limited purpose, allowing only preventative care, vision, and dental expenses to be reimbursed.

I currently have a Healthcare FSA (HCFSA) in 2026, can I move to an HSA in 2027?

Yes, you can move to an HSA in 2027, if you are eligible to contribute to an HSA. If you change from an HCFSA one calendar year to an HSA the next calendar year, IRS rules state that your HCFSA balance **must be zero** on December 31, 2026, or you are not eligible to contribute to the HSA during calendar year 2027.

Commuter Benefits

What are commuter benefits?

With commuter benefits you can make tax-free payroll deductions cover mass transit and parking expenses.

What are the commuter benefits account types?

Mass Transit - A Mass Transit account enables you to set aside funds on a pre-tax basis to pay for eligible workplace mass transit expenses such as the price of tickets, vouchers, and passes to ride a subway, train, or city bus, or the costs of transportation in a commuter highway vehicle (e.g., vanpool), if such transportation is for purposes of travel between a residence and place of employment.

Parking - A Parking account enables you to set aside funds on a tax-free basis to pay for eligible workspace parking expenses, parking costs at or near your primary work site as well as parking costs at the place to access

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transportation to work, such as a train station or vanpool stop. Parking on or near property used for residential purposes does not qualify.

How much can I contribute and use from my commuter benefit?

You can contribute and use up to $340 per month for mass transit, and up to $340 per month for parking pre-tax accounts. If you are enrolled in both accounts, the pre-tax limit is $340 per month per account. For more details, please visit hsabank.com/irs-guidelines.

When are my Commuter funds available to use?

Your commuter funds are available on a per payroll basis.

Can I change my Commuter contribution amount throughout the year?

Yes, you can change your election amount monthly. Commuter benefit elections can only be effective on the first of a month and cannot be made retroactively. Therefore, your election must be made, or your deduction changed before the payroll cycle in which it becomes effective.

How do I make and/or change my HSA Bank commuter elections?

You must make your 2027 Commuter election and election amount changes via the Benefits Central Enrollment site available on my.seagate.com > HR Services > Fast Access > Benefits Central Enrollment Site. Elections and changes to election amounts cannot be made with HSA Bank**. If you wish to enroll in the Transit and/or Parking plans for January 2027, you must make your election during 2027 Open Enrollment.**

How can I access my funds and file claims?

HSA Bank Health Benefits Debit Card – Use your debit card at the point of sale for benefit providers such as parking garages and transit stations. Transaction amounts are automatically deducted from your account balance.

Direct Deposit or Check (only available as an option for Parking account) - Sign up for direct deposit online by providing your bank routing and account number. Submit your claim and when the claim is validated and substantiated, a direct deposit is generated the following business day into your bank account. If you don't sign up for direct deposit, you'll receive a paper check in the mail.

What if I don't use all my Commuter funds within the 2026 plan year?

Your full 2026 commuter benefit account balance will only carryover to 2027 if you elect to participate for 2027.

Miscellaneous

What is HSA Bank's routing number?

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HSA Bank's routing number is 075907947.

Please use these resources for additional information regarding your accounts at HSA Bank.

hsabank.com/helpcenter
hsabank.com/HSABank/Members/Members-FAQs

If I have questions, can I call HSA bank directly?

Yes. Contact the Client Assistance Center available 24 hours a day, 7 days a week, at **844-650-8953**.

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