Appendix to the BESTflex Plan Summary Plan Description
This document outlines all of the options included in your company’s BESTflex Plan. It may include options you have chosen not to participate in. For further information about your plan, refer to your BESTflex Plan Summary Plan Description.

My Plan

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Care FSA</td>
<td>The employee is eligible the first of the month following date of hire. Only employees who are regularly scheduled to work at least 20 hours weekly can participate.</td>
</tr>
<tr>
<td>Health Care FSA - Standard</td>
<td>The employee is eligible the first of the month following date of hire. Only employees who are regularly scheduled to work at least 20 hours weekly can participate.</td>
</tr>
<tr>
<td>Insurance Premiums</td>
<td>Employees otherwise eligible for certain insurance coverages (listed in the My Other Pretax Benefits section) are eligible to pay for those premiums before taxes.</td>
</tr>
</tbody>
</table>

My FSA Options
You may choose to participate in and contribute to the following flexible spending account (FSA) options.

Dependent Care FSA (with Grace Period)
Used for daycare expenses incurred for the care of your child(ren) or other eligible dependents. You (and your spouse, if you are married) must be working, looking for work, or be a full-time student to use this account.

- Minimum Plan Year Contribution: $100
- Maximum Plan Year Contribution: $10,500
- Grace Period Details: Your Dependent Care FSA option includes a grace period, which extends your plan year by 2 months and 15 days. This allows you to continue to incur eligible expenses for payment from your Dependent Care FSA until March 15 and submit them for reimbursement. Please refer to Dependent Care FSA Details in your BESTflex Plan Summary Plan Description (SPD) for more information.
Submitting FSA Claims

The Accessing Your Funds section in your BESTflex Plan Summary Description includes more information about the following.

Submitting FSA Claims for Reimbursement Online, through the Mobile App, or on a Claim Form

You may submit claims for reimbursement online at www.ebcflex.com, through the mobile app, or by filling out and submitting a claim form. Reimbursement is made in the order claims are received. The first claim received and processed is the first one paid from the FSA.

Paying for Eligible Health Care Expenses with the Benefits Card

Your employer’s Health Care FSA includes a Benefits Card. The Benefits Card is a prepaid debit card you can use to pay for eligible expenses with funds directly from your Health Care FSA balance.

The Benefits Card debits your Health Care FSA when you use the card at approved service providers and retailers to pay for eligible expenses. Remember to save your receipts and purchase documentation when using the Benefits Card. If your transaction cannot be automatically substantiated at the point of sale, you will be sent a Documentation Request to verify the expense is eligible for payment from your Health Care FSA.

You can only use your Benefits Card for an expense incurred in the same plan year it is paid. To be reimbursed during your runout period for prior plan year expenses, submit a claim for reimbursement online, through the mobile app, or on a claim form.

If you use your Benefits Card while you have pending claims for reimbursement that you previously submitted, your Benefits Card transaction may be processed before the pending claims. As a reminder, the first claim processed is the first one paid from the Health Care FSA.

Runout Period

Your runout period is 3 months long and you may submit claims for eligible expenses incurred during the plan year until March 31, 2022.

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Health Care FSA Termination:

If you end your employment, lose eligibility, or revoke your Health Care FSA mid-plan year, your FSA terminates. Your Benefits Card is not available for use after your FSA termination date; however, you have 3 months from the date your FSA terminates to submit Health Care FSA claims for eligible expenses incurred prior to your FSA termination date.

If you are eligible for and choose to elect COBRA continuation coverage on your Health Care FSA, your FSA is reactivated and you have access to your entire election as long as you remain on COBRA.

My Other Pretax Benefits

The BESTflex Plan allows your employer to withhold certain pretax benefit contributions from your payroll before taxes, which saves you money.

<table>
<thead>
<tr>
<th>Group Insurance Premiums</th>
<th>Renewal Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Insurance</td>
<td>January 1</td>
</tr>
<tr>
<td>Medical Insurance</td>
<td>July 1</td>
</tr>
<tr>
<td>Medical Insurance</td>
<td>January 1</td>
</tr>
<tr>
<td>Vision Care</td>
<td>January 1</td>
</tr>
</tbody>
</table>

Additional Details

Cash in Lieu of Coverage

Health Coverage

The employer will pay $3,600 annually to full-time employees and non-faculty employees working at least 50% of full time who waive the employer’s health coverage.

For faculty members working at least 50% of full time, the employer will pay that percentage of the full-time annual $3,600 amount. Payments will be made on a per pay period basis and will be prorated for mid-year hires. Cash-in-lieu is conditioned on an employee’s reasonable evidence of enrollment in other employer-sponsored health coverage during the plan year for themselves and their expected tax dependents.

Administration Fees

Your employer is paying all fees for this plan.

My Health Care FSA ERISA Information

ERISA Status

The Plan is governed by ERISA

Contact

Human Resources Representative

Plan Administrator

West Valley-Mission Community College District

Address

14000 Fruitvale Avenue

Saratoga, CA 95070

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Your company, West Valley-Mission Community College District, has adopted the BESTflex Plan (the Plan) and has engaged Employee Benefits Corporation, P.O. Box 44347, Madison, WI, 53744 (telephone: 608 831 8445; toll free: 800 346 2126), to provide services related to the Plan. For purposes of federal law, the Employer is the Plan Sponsor and the Plan Administrator.

### Employee Benefits Corporation Contact Information

- **Web Address**: [www.ebcflex.com](http://www.ebcflex.com)
- **E-mail Address**: participantservices@ebcflex.com
- **Fax Number**: (608) 831-4790
- **Mailing Address**: Employee Benefits Corporation
  
  PO Box 44347
  
  Madison, WI 53744-4347

- **Phone Number**: (800) 346-2126
  
  (608) 831-8445

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