



Fidelity
Health Plan

Fidelity Health
Savings Account

Health Care
HSA-Compatible
Flexible Spending
Account



Fidelity Health Plan and Fidelity Health Savings Account Overview

Consider the Fidelity Health Plan and Fidelity HSA®

Each of us is unique, with different health care needs and financial goals. It is important to understand how the Fidelity Health Plan and Fidelity HSA® work together, so that you can determine if these options are the best fit for your personal situation in the coming years and during retirement.



ADVANTAGES OF THE FIDELITY HEALTH PLAN WITH A FIDELITY HSA®:

- Preventive care covered at 100%
- Comprehensive medical plan coverage with out-of-pocket maximum coverage
- Lower premiums than other Fidelity medical plan options
- Ability to save for future health care expenses
- Fidelity will make a Company contribution to the Fidelity HSA of eligible employees

The Fidelity Health Plan

The Fidelity Health Plan, if used with a Fidelity HSA, provides you with an opportunity to combine medical coverage with a tax-advantaged account that can be used to pay for current and future qualified medical expenses with tax-free dollars.

The Fidelity Health Plan is a traditional Preferred Provider Organization (PPO) medical plan and uses the same network of providers as the HealthFlex Plan. It offers in- and out-of-network benefits with comprehensive coverage including physician visits, hospitalization, and surgery. This plan features a higher deductible in exchange for premiums that are significantly less than the premiums for the HealthFlex Plan and HMOs.

Routine Preventive Care Services

Routine preventive care services are typically covered at 100% when you use in-network physicians.

Preventive care services are typically not covered when you use out-of-network physicians. Services are covered as preventive when performed as preventive care by your physician. Any services provided as part

of a diagnostic or treatment plan are subject to the deductible and co-insurance.

Examples of preventive care services:

- annual office visits and exams
- well-child care
- lab tests
- immunizations
- prenatal visits and screenings
- age-appropriate routine screenings, such as:
 - blood pressure
 - cholesterol
 - vision
 - hearing
 - diabetes
 - pap smear
 - mammogram
 - colonoscopy

For a complete list of preventive care services, go to www.fmrbenefits.com.

Fidelity Health Plan Coverage		
	In-Network	Out-of-Network*
Annual Deductible	\$1,500 Individual \$3,000 Individual +1 / Family	\$3,000 Individual \$6,000 Individual +1 / Family
Coverage After Deductible Is Satisfied	Plan pays 90% of cost of covered service	Plan pays 70% of reasonable and customary amount of covered service
Annual Out-of-Pocket Maximum**	\$2,000 Individual \$4,000 Individual +1 / Family	\$4,000 Individual \$8,000 Individual +1 / Family
Coverage After Out-of-Pocket Maximum Is Met	Plan pays 100% of cost of covered service	Plan pays 100% of reasonable and customary amount of covered service
Preventive Care	Plan pays 100% of cost of covered service	Not covered***
Prescription Drugs Administered by Medco	Preventive: Plan pays 100% after co-pay of \$10 for generic, \$20 for formulary brand, or \$40 for non-formulary brand drugs**** Non-preventive: Plan pays 90% of cost of covered drugs after deductible	Plan pays 70% of cost of covered drugs after deductible
<small>*Out-of-network covered services are subject to reasonable and customary (R&C) guidelines. You are responsible for 100% of costs over R&C. **Amounts that exceed R&C for out-of-network covered services do not count toward the annual out-of-pocket maximum. ***Preventive care is not covered out-of-network, with the exception of prenatal care which is subject to out-of-network plan provisions. ****Preventive drugs are paid at 100% after a co-pay and are not subject to the Fidelity Health Plan's annual deductible.</small>		

More detailed plan design information including in- and out-of-network coverage details and plan limits can be found on www.myuhc.com.

Fidelity HSA

An HSA is a tax-advantaged account used in conjunction with a high-deductible health plan such as the Fidelity Health Plan, which may be used to pay for current and future qualified medical expenses for you, your opposite-sex spouse, and your dependents.

You can use your HSA to be reimbursed for qualified medical expenses, including the deductible, coinsurance amounts, and copays. Withdrawals are tax-free¹, provided they are used for qualified medical expenses. Unused funds carry over from year to year, and may be used for future qualified medical expenses.

Fidelity HSA eligibility

You are eligible to establish a Fidelity HSA if you satisfy the following requirements:

- You are enrolled in the Fidelity Health Plan
- You are not covered by any other health plan that is not a high-deductible health plan. For example, you will not be eligible if you participate in a regular health care flexible spending account, such as Fidelity's Health Care Flexible Spending Account (FSA), which is considered a health plan. If you are married and covered as a dependent under your spouse's non-high-deductible health plan, you will not be eligible. If your spouse has a health care FSA, it will be treated as non-high-deductible health plan coverage that will make you ineligible.
- You are not enrolled in Medicare.
- You cannot be claimed as a dependent on another person's federal tax return.

To help you determine if you are eligible, refer to IRS Publication 969, Health Savings Account and Other Tax-Favored Health Plans, available at <http://www.irs.gov/publications/p969/>.

Contributions

If you enroll in the Fidelity Health Plan and are an eligible individual who establishes a Fidelity HSA, Fidelity will contribute to your account. The Company contribution will be deposited on a pretax basis once your Fidelity HSA has been established but not before your Fidelity Health Plan coverage becomes effective. Please note: You must be an active employee to be eligible to receive the Company contribution. Individuals on COBRA, unpaid leave of absence and severance are not eligible to receive the Company contribution. Additionally, employees on long-term disability at the time Fidelity's Company contribution is made are not eligible for the contribution at that time.

However, if the employee returns to work, is enrolled in the Fidelity Health Plan and is otherwise eligible to contribute to an HSA, he/she will receive the Company contribution for the current year as soon as administratively feasible.

In addition, you may elect to contribute pretax dollars to your Fidelity HSA via payroll deduction. You can change your deduction at any time during the year. You can also make an after-tax contribution to your Fidelity HSA by writing a check to your account (up to the maximum allowed). If you make an after-tax contribution, you may be able to take a deduction² for the amount of your contribution when you file your federal income tax return. After-tax contributions can be made up through April 15 of the following year.

2013 Fidelity HSA contribution limits*	Individual coverage	Individual + 1/ Family coverage
Fidelity's contribution	\$500	\$1,000
Amount you can contribute	\$2,750	\$5,450
Total	\$3,250	\$6,450

*Provided you are enrolled in the Fidelity Health Plan for the entire year. If you are hired or rehired mid year, the Company contribution will be prorated based on the number of months during the year you are covered by the Fidelity Health Plan as of the first day of the month.

Provided you satisfy the HSA eligibility requirements for the entire year, the maximum annual contribution amount that you can contribute to your account in 2013 from all sources (Company and employee contributions) is \$3,250 if you have individual coverage and \$6,450 if you have family coverage.³

If you are age 55 or older in 2013, you can make an additional "catch-up" contribution of \$1,000 to your Fidelity HSA. If you turn age 55 at any time during 2013, you are eligible for the full catch-up contribution amount for the year.

It's a retail account

The Fidelity HSA is an individual account that you establish as a customer of Fidelity Personal Investments. Your Fidelity HSA will display on www.fidelity.com and on NetBenefits®, along with all of your other Fidelity accounts. This provides you with an integrated view of your portfolio. In addition, you will receive your Fidelity HSA statement integrated with your statement for your other Fidelity accounts.

The Fidelity HSA does not have an annual account maintenance fee; however, the Company will pay the fee on your behalf as long as you are an active employee. See the [Customer Agreement](#) for more information.

Your responsibility

As the owner of this retail account, it is your responsibility to:

- Ensure you are eligible to establish a Fidelity HSA
- Determine your maximum annual contribution amount from all sources (Employee and employer)
- Determine whether an expense is a qualified medical expense and therefore eligible for a tax-free withdrawal¹
- Maintain adequate records and receipts to prove your withdrawals are for qualified medical expenses

It is strongly recommended that you become familiar with your responsibilities before you decide to establish a Fidelity HSA. Refer to IRS Form 8889 for complete details.

Fidelity HSA investment options

You can invest your Fidelity HSA balance and the earnings grow tax free.¹ Your funds will automatically be deposited in an FDIC insured deposit sweep position (note accounts opened prior to September 2009 utilize Fidelity Cash Reserves, a money market fund, as the Core position). **An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.** Once your account reaches certain minimum funding requirements, you can choose to invest in a broad range of options, including:

- Full range of Fidelity mutual funds
- Up to 4,000 additional mutual funds
- Individual stocks and bonds

Using the money in your Fidelity HSA

You can use the money in your Fidelity HSA to pay for any current and future qualified medical expenses for you, your opposite-sex spouse, and your dependents on a tax-free basis. Qualified medical expenses must be incurred after your account has been established and include deductibles, coinsurance, COBRA premiums, long-term care premiums (subject to certain limits), and Medicare premiums. For more details on what constitutes a qualified medical expense, please refer to IRS Publications 969 (<http://www.irs.gov/publications/p969/>) and 502 (<http://www.irs.gov/publications/p502/>), or consult with a tax professional.

If you need to take a withdrawal from your Fidelity HSA, you have three ways to access your account:

1. **HSA debit card** — just like a regular debit card, you can use the card for point-of-sale purchases (e.g., prescription drugs for condition-related illnesses).
2. **HSA checkbook** — write checks to providers for any amounts owed after the claim has been processed by UnitedHealthcare.
3. **Direct reimbursement to you by check** — request a check be made payable to you for any amounts you paid out of pocket. Just call Fidelity at 800-544-3716.

¹State tax treatment may vary.

²If you contribute to the Fidelity HSA on an after-tax basis, you can take an above-the-line deduction on your federal income tax filing, which means that your HSA contributions will reduce your gross income used to determine your federal income tax. You are not required to itemize, but you will need to complete form 8889 to report your HSA contributions, and any withdrawals.

³Once you reach your contribution limit, any excess contributions are included in your gross income. In addition, all excess contributions are subject to a 6% excise tax unless the excess contributions and any earnings on those contributions are withdrawn by the tax-filing deadline, including any extensions for the filing of your federal income tax return. For more information, see IRS Publication 969.

You decide how you spend your HSA funds

IRS rules govern how you maintain and use your Fidelity HSA. The IRS does not restrict you from withdrawing funds for any reason, but because an HSA is intended to cover health care expenses, you pay income tax and a possible 20% penalty on funds withdrawn for reasons other than to pay for qualified medical expenses. The penalty does not apply to funds withdrawn after your death, disability, or when you reach age 65.

As a reminder, it is your responsibility to maintain records and receipts to prove your distributions are for qualified medical expenses. As required by law, Fidelity Personal Investments will report distributions from your Fidelity HSA to you and to the IRS, on IRS Form 1099-SA.

It's your money

The funds in your Fidelity HSA are yours and the account is portable. You can keep your Fidelity HSA if you change your medical coverage, become unemployed, move to another state, change your marital status, or change jobs. You can choose to keep your account with Fidelity or roll it over or transfer it to another custodian or institution.

Building a balance in your Fidelity HSA

Unlike an FSA, any balance remaining in your Fidelity HSA carries over from year to year. Over time, you may be able to build a fairly significant balance. It all depends on how much health care you use and whether you choose to withdraw funds from your Fidelity HSA to pay for qualified medical expenses.

Three tax advantages to consider

The Fidelity HSA offers the following tax advantages*:

1. Contributions are tax free
2. Any investment gains are tax free
3. Withdrawals from the account are tax free when used to pay for qualified medical expenses

*State taxes may or may not apply

Health coverage in retirement

You can use your Fidelity HSA funds to pay for certain health care coverage in retirement, which can be very costly. For retirees under age 65, you can use your Fidelity HSA funds to pay for out-of-pocket qualified medical expenses. In addition, for retirees over the age of 65, premiums for Medicare Part A, B, C and D coverage are also qualified medical expenses.

Health Care HSA-Compatible Flexible Spending Account (HSA-Compatible FSA)

Participation in a health care flexible spending account, such as Fidelity's Health Care FSA, is considered other non-high-deductible health plan coverage that makes you ineligible to establish and contribute to an HSA. However, participation in the HSA-Compatible FSA does not impact your eligibility to establish an HSA.

If you elect to contribute pretax dollars to the HSA-Compatible FSA, you may only be reimbursed for the following types of eligible expenses:

- Dental
- Vision
- Preventive prescription copays

These types of expenses can also be reimbursed from your HSA. However, if you wish to save your HSA funds, you can use the HSA-Compatible FSA to pay for these expenses on a pretax basis. Or, if you expect your eligible dental and vision expenses to exceed the amount you have in your HSA, you may wish to use the HSA-Compatible FSA to save for these expenses on a pretax basis.

Please keep in mind that the HSA-Compatible FSA, unlike an HSA, is subject to the "use it or lose it" rule. Unused money in your HSA-Compatible FSA will be forfeited each year. You should keep this in mind when determining whether to elect and how much to contribute to the HSA-Compatible FSA. In addition, if you intend on using a combination of the HSA-Compatible FSA and your HSA to pay for eligible dental and vision expenses, you may want to consider using the money in your HSA-Compatible FSA first, since this account is subject to the federally required "use it or lose it" rule, while unused money in your HSA will carry over from year to year.

Getting Started

Taking Action

When you log on to NetBenefits during Annual Benefits Enrollment, you will have the option to elect coverage under the Fidelity Health Plan and the Health Care HSA-Compatible Flexible Spending Account. You will also be able to indicate whether you want to establish a Fidelity HSA.

How to open a Fidelity HSA

1. First, you select the Fidelity Health Plan

and HSA on the Enrollment Worksheet during the Annual Benefits Enrollment period using NetBenefits. At this time, you may also elect automatic payroll deductions on a pretax basis to fund your account, up to the 2013 annual contributions limit.⁴

2. Once you have made your selections,

complete the online HSA application to open an HSA. Log on to NetBenefits > Health Savings Account on the homepage. **Important!** Even if you do not wish to contribute your own funds to an HSA, you must open an account in order to receive the Company contribution of \$500 per calendar year for employees enrolled in individual Fidelity Health Plan coverage or \$1,000 for individual plus one or family Fidelity Health Plan coverage.

3. To request an HSA debit card with which to pay for qualified medical expenses, log on to NetBenefits > Health & Insurance > Health Savings Account > Using your HSA > Apply Now for Your HSA Debit Card.

4. To request a checkbook for your Fidelity HSA, log on to www.fidelity.com > Customer Service > Find a Form (click “Alphabetical List,” then “HSA Checkwriting Form”).

5. For answers to your questions about topics such as qualified medical expenses, contributions, distributions and investment options, use the following tools:

- i. **IRS Publication 502 (Dental and Medical Expenses)** www.irs.gov/publications/p502
- ii. **IRS Publication 969 (HSAs and Other Tax-Favored Health Plans)** www.irs.gov/publications/p969

Before investing, consider the funds’ investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

⁴Total contributions include those made by you (via payroll deduction or check), your employer, or third parties. If you would like to continue contributions while out on a leave of absence or make after-tax contributions to your Fidelity HSA, you may do so by check.

Resources for Additional Information

For additional tools and resources for the Fidelity Health Plan, HSA-Compatible FSA and the Fidelity HSA, visit www.fmrbenefits.com.

For Questions About...	Contact...
<ul style="list-style-type: none"> • General benefits information including eligibility and enrollment 	<ul style="list-style-type: none"> • HR Solutions: 800-835-5099, Prompt 1
<ul style="list-style-type: none"> • Personalized medical claim status and history for the Fidelity Health Plan 	<ul style="list-style-type: none"> • UnitedHealthcare: www.myuhc.com/groups/fmr (pre-enrollment) www.myuhc.com (once enrolled in FHP) 877-240-4016
<ul style="list-style-type: none"> • Fidelity HSA account balances, investments, transactions and withdrawal options (debit card, checkbook, EFT) 	<ul style="list-style-type: none"> • Fidelity: www.fidelity.com • Fidelity HSA Representative: 800-544-3716
<ul style="list-style-type: none"> • Personalized claims, transactions, and account balances for the HSA Compatible-FSA 	<ul style="list-style-type: none"> • WageWorks: www.wageworks.com 877-924-3967
<ul style="list-style-type: none"> • Personalized prescription drug claim status and history 	<ul style="list-style-type: none"> • Express Scripts (formerly Medco): www.medco.com 866-383-7314

This “Fidelity Health Plan and Fidelity Health Savings Account Overview” brochure contains general information regarding the terms of the Fidelity Health Plan and the Health Care HSA-Compatible FSA offered by FMR LLC and its affiliated companies (“Fidelity” or “the Company”). The benefits described in this brochure are available only to benefits-eligible employees. The language used in this brochure is not intended to create, nor is it to be construed to create, a contract between Fidelity and any one of its employees and former employees. In the event the content of this brochure or any oral or written representations made by any person regarding the Fidelity Health Plan, the Health Care HSA-Compatible FSA or both of the plans, conflicts or is inconsistent with the provision of the applicable plan document(s), the provisions of the applicable plan(s) are controlling and will govern. Fidelity reserves the right to change, suspend, withdraw, amend, modify or terminate the plan(s), in whole or in part, at any time.

The information provided in this brochure is general in nature. It is not intended, nor should it be construed as legal or tax advice. Since the administration of an HSA is a taxpayer responsibility, you’re strongly encouraged to consult your tax advisor before establishing an HSA. You are encouraged to become familiar with the information available from the U.S. Department of Treasury, which can be found on the Treasury website at <http://www.treasury.gov/resource-center/tax-policy/Pages/Health-Savings-Accounts.aspx>. You are also encouraged to review information available from the Internal Revenue Service (IRS) for taxpayers, which can be found on the IRS website at www.irs.gov. You can find IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans, and IRS Publication 502, Medical and Dental Expenses (including the Health Coverage Tax Credit), online, or you can call the IRS to request a copy of each at 800-829-3676.