



# The Trek to **BENEFITS ENROLLMENT**

## Save money with ConnectYourCare

ConnectYourCare (CYC) provides more flexibility with your health care options. From a Health Savings Account (HSA) to Flexible Spending Accounts (FSAs), CYC offers accounts to help you manage your health care expenses and make healthy lifestyle choices. CYC can help you:

- Save money
- Easily manage your funds
- Submit health claims for eligible expenses
- Make the most of your accounts



### What's new for 2020

- **HSA:** IRS limit for employee-only maximum contribution will increase to \$3,550, and the family maximum contribution will increase to \$7,100.
- **Healthcare Flexible Spending Account (HCFSA):** IRS limit maximum contribution is increasing to \$2,700.
- **Dependent Care Flexible Spending Account (DCFSA):** IRS maximum contribution limits are doubling to \$5,000 for employees with on-target earnings (OTE) less than \$250,000

### Eligibility

All U.S. employees enrolled in an HDHP plan are eligible to participate in an HSA. If you participate in an HSA, you're not eligible to participate in a Health Care FSA due to IRS rules. However, you have the option to contribute to a Dependent Care and/or a Limited Purpose FSA.

All U.S. employees enrolled in a health plan who are not enrolled in an HSA, are eligible to participate in FSAs – including a Healthcare FSA and a Dependent Care FSA.

### How to Get Started

If you enroll in an HDHP Premium plan, Salesforce will automatically set up and contribute to an HSA on your behalf.

If you enroll in an HDHP Standard plan, you can elect to open an HSA, but only you can contribute to it.

[Register](#) to create a CYC account (or [log in](#) with your existing account) to manage your HSA.