



Take more of your paycheck home with a Healthcare Flexible Spending Account.

The Health Care Flexible Spending Account allows you to save pre-tax money on your health care expenses.

Things to Note

- 1** You will need to elect your Health Care FSA account each year in your New Hire, Annual Enrollment, or Mid-Year enrollment window, and funds must be used in the same plan year.
- 2** Your account is front-loaded, so will have immediate access to all funds elected.
- 3** This is a use it or lose it account. You will have a 90-day grace period to submit claims after the end of the plan year, for your expenses incurred during the plan year.

Frequently Asked Questions

Q: When can I enroll?

A: You can elect your Health Care FSA account through HR Link during your New Hire enrollment window, Annual Enrollment, or a qualifying Mid-Year Life event.

Q: Can I change my contributions at any time?

A: No. The election you make during your enrollment window will be your contribution for the plan year, unless you experience a mid-year qualifying event.

Q: What is considered a mid-year life event for the Health Care FSA?

There are circumstances which will allow you to make changes to your Health Care FSA in the middle of a plan year, such as:

- A change in marital status, such as marriage, divorce, or death of your spouse
- A change in the number of your dependents, such as birth or adoption of a child, or death of a dependent

Please Report a Life Event in HR Link if you experience one of these events, and you want to make a change to your election. This will need to be completed within 30 days of the event.

Have questions?

Submit a Service Request through HR Link or call **866-395-8083** option #1

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Q: How do I file a claim?

You'll receive a MasterCard debit card to pay for eligible expenses, which will be automatically deducted from your Maestro Health account balance. If a merchant doesn't accept this card, claims can be submitted on the Maestro Health website at <https://msave.maestrohealth.com/> or via the Maestro Health Mobile App.

A: Reimbursement checks can be mailed to your home or directly deposited into a designated bank account. Portal login information is as follows:

- Employee ID = Your SSN
- Employer ID = 120026

Q: Can I have both a Health Care FSA and a Health Savings Account (HSA)?

A: No. You cannot enroll in both plans and may participate in an HSA only if you are enrolled in our medical plan.

Q: What if my spouse also has a Health Care FSA?

A: You are both able to have separate Health Care FSA, however you cannot submit for reimbursement for the same expense.

Q: What happens if I don't use all funds contributed during the plan year?

A: You will have 90 days to submit any claims through Maestro's portal for expenses incurred during the plan year. Please note, this is a use it or lose it account, and any unused funds will be forfeited.

Q: What are considered eligible expenses?

A: Most medical care, dental and vision services, and prescriptions are covered expenses with an FSA. You can find more detailed information by visiting the Maestro Health website at <https://msave.maestrohealth.com/> and click on FSA resources.

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Q: Can I use the funds for dependents? Even if they're not on my medical plan?

A: Yes, you can submit claims and use the funds for any of your tax eligible dependents, even if they are not covered under your health plan.

Q: What does front-loaded mean?

A: This means all funds will immediately be funded into your account for the plan year. You will still contribute on a per paycheck basis, however all funds will be available for your use the first day your benefits become active.

Q: What happens to my funds if I leave the company?

A: Your account will remain active through your last day of employment. You will have 90 days following your separation date to submit any expenses incurred prior to your separation date. Unused funds will be forfeited.

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