

Kivi Brothers Trucking, Inc.

2025 Health Savings Account Open Enrollment

Why should I choose a Health Savings Account (HSA)?

An HSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses or use as a retirement savings tool.

It's yours. Think of your HSA as a personal savings account. Any unspent money in your HSA remains yours, allowing you to grow your balance over time. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non-healthcare expenses.

Flexibility. Save for a rainy day. Invest for your future retirement. Or spend your funds on qualified expenses, penalty free.

Easy to use. Swipe your benefits debit card at the point of purchase. There is no requirement to verify any of your purchases. We recommend keeping any receipts in case of an IRS audit.

Smart savings. The HSA's unique, triple-tax savings means the money you contribute, earnings from investments and withdrawals for eligible expenses are all tax-free, making it a powerful savings and retirement tool.

What does it cover?

There are thousands of eligible items, including:

- Copays, coinsurance, insurance premiums
- Doctor visits and surgeries
- Over-the-counter medications (first-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and Lamaze classes
- Dental and orthodontia
- Vision expenses, such as frames, contacts, prescription sunglasses, etc.



Can I enroll?

You must be enrolled in a High-Deductible Health Plan (HDHP) in order to enroll in the HSA. You're not eligible for an HSA if:

- You're claimed as a dependent on someone else's taxes.
- You're covered by another plan that conflicts with the HDHP, such as Medicare, a Medical Flexible Spending Account (FSA) or select Health Reimbursement Arrangements.
- You or your spouse are contributing to a Medical FSA.

HSA Contribution Limits & IRS Regulations

The IRS sets the maximum dollar amount you can elect and contribute to a Health Savings Account (HSA). The 2025 annual contribution limit is:

Single coverage - **\$4,300**

Family coverage - **\$8,550**

Please note: If you're 55 years of age or older, you are eligible to make an annual catch-up contribution, which lets you contribute an additional \$1,000 on top of the above annual contribution limits.

HSA IRS REGULATIONS

Save on taxes 3 ways

The HSA is unique because it allows you to save on taxes in three ways.



The money you contribute



Your earnings from investments



Withdrawals for eligible expenses

These are all tax-free, making it a powerful savings and retirement tool.



Funds availability and changing your election

HSA funds are available to spend, save or invest after they've been deducted from your paycheck and contributed to your HSA. You can adjust your payroll deductions or contributions at any time, no questions asked.

Privately owned savings

The HSA is your privately owned savings account. Funds roll over year to year. And if you change employers, your HSA stays with you. There is also no requirement to submit receipts or substantiation for your qualified purchases.



HSA Participant Election Form/Salary Reduction Agreement

Please return this form to your Employer

Employer Name:		
Employee Name:	Email:	
Social Security Number:	DOB:	
Address:		
City:	State:	Zip:

Election of HSA Pre-Tax Benefits under the Employees Cafeteria Plan

Certification: By electing HSA Benefits, I am certifying that I meet the requirements under Internal Revenue Code § 223 to be eligible to contribute to an HSA. (For more information about HSA eligibility requirements, see IRS Publication 969.)

Important Information for Health FSA Participants: HSA Benefits cannot be elected in addition to Health FSA Benefits unless the Limited (Vision/Dental/Preventive Care) Health FSA Coverage Option is selected. In addition, because the Health FSA includes a grace period, if you have an election for Health FSA Benefits (other than the Limited (Vision/Dental/Preventive Care) Health FSA Coverage Option) that has an account balance on the last day of a Plan Year, you cannot elect HSA Benefits for any of the first three calendar months following the close of that Plan Year. For more information about how Health FSA benefits can affect your eligibility to make HSA contributions (and your spouse's eligibility to do so, if you are married), see the Employees Cafeteria Plan Summary Plan Description (SPD).

Requirement to Provide HSA Information: Participants electing HSA Benefits must provide sufficient identifying information about the Participant's HSA to facilitate the forwarding of contributions through the Employer's payroll system to the Participant's designated HSA trustee/custodian.

☐ HSA Benefits: \$ _____/per pay. Annual maximum is the statutory maximum for my High Deductible Health Plan (HDHP) coverage. (Note: The statutory maximum amounts for 2025 are \$4,300 for single and \$8,550 for family — an additional \$1000 may be contributed if you are 55 or older).
Effective date: _____ Health Plan Status: Family Single

AFFIDAVIT:

I have read and agree to the terms of participation and to any applicable certifications set forth in this Agreement. Any previous election and agreement under the Plan relating to the HSA Benefit, including any prior Election Form/Salary Reduction Agreement, is hereby revoked.

Employee Signature:	Date:
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FIRST TIME LOGIN INTO CCFLEX EMPLOYEE PORTAL

Welcome to your CCFLEX Benefit Accounts Employee Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account (HSA). It enables you to:

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen Card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications

The portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Hover over or click on the four tabs at the top.

HOW DO I LOG ON TO HOME PAGE?

1. Go to <https://ccflex.lh1ondemand.com>
2. Under “New User?”, click “GET STARTED” → → → → →
3. Complete the 3 steps, confirming your identity and creating your login credentials.
4. **If the information you enter under “Step 1” is not recognized, please contact Compensation Consultants (800-447-1690, admin@ccflex.com) and we will assist you.**

The **Home Page** is easy to navigate:

- Easily access the **Available Balance** and “**I Want To**” sections to work with your accounts right away.
- The **I Want To...** section contains the most frequently used features for the Consumer Portal.
- The **Accounts** section links to your Accounts, Investments, and Profile
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress.
- The **Recent Transaction** section displays the last 3 transactions on your account(s).
- The **Quick View** section graphically displays some of your key account information.

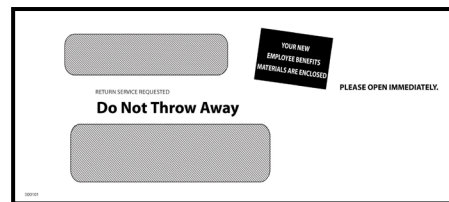
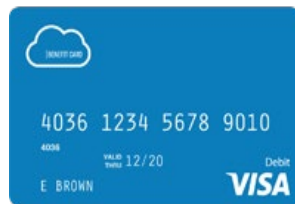
A screenshot of the CCFLEX Employee Portal login page. The page has a light blue header with the 'Login' title. Below the header, there's a welcome message: 'Welcome to your single source for all you need to know about: your benefit account(s). File a claim, view account balance and summary information, sign up for FREE direct deposit, get email notifications, and more!'. The main content area is divided into two columns. The left column is titled 'Existing Users' and contains a 'Username' input field, a 'Forgot Username?' link, a 'Remember Me' checkbox, and a 'Next' button. The right column is titled 'Setting up a New Account?' and contains a 'Code' input field and a 'Next' button. Below these columns, there's a 'New User?' section with a 'Get Started' button, which is circled in red. The 'Get Started' button is also highlighted by a yellow arrow pointing to it from the text in the instructions.

CCFLEX BENNY CARD

Important Information About Your CCFLEX Benny Card!

Same great card, great NEW look!

If you are not a current participant, you will receive or you may request the **CCFLEX Benny Card**. Current participants cards will expire after three years of being issued. A new card will be sent automatically prior to the expiration date. Your **CCFLEX Benny Card** will definitely improve your cash flow. However, be aware that the IRS requires the Card be used only for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. **Yet, there are instances when you'll receive a letter/notification asking you to furnish an itemized receipt to verify the FSA expense.** When you receive such a request, make sure you submit the receipts as soon as possible to avoid having your Card suspended until receipts have been submitted and approved.



As a reminder, your **CCFLEX Benny Card** is loaded with the value of your current FSA/HSA balance. Using your Card helps you keep cash in your wallet and makes accessing your HSA funds easy. The Card can be used, instead of cash, to pay for qualified health care expenses such as:

- Prescription and health plan copayments, deductibles and coinsurance
- "Amount Due" on medical and dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over-the-counter (OTC) items

You'll simply swipe your Card each time you incur a qualified health care expense and the amount of your purchase will be deducted from your FSA/HSA – automatically. You can also fill in your Card number on bills you receive from providers to pay the amount you owe. You'll have no claim forms to complete and you won't have to wait to get a check in the mail. You can check balances or account details anytime – online or via the mobile app. It's that easy!

It's Important to Save Your Receipts!

Remember, the Card will not work at gas stations or restaurants – only at health care related providers.

CCFLEX MOBILE APP

Now, you can take your FSA and HSA with you!

CCFLEX Mobile

Download from Google Play or the App Store

Easy, Convenient & Secure

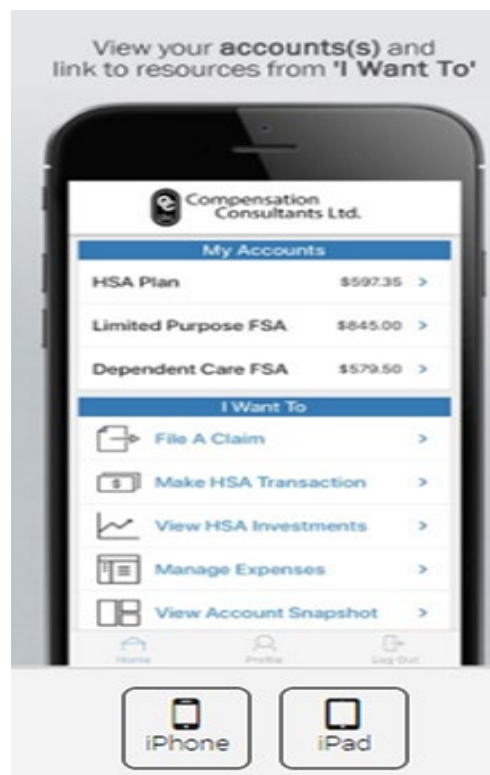
- Simply login to the intuitive app using your same health benefits website username and password (or follow alternative instructions if provided)
- Use Touch ID or Face ID to quickly log in to the mobile app

Connects You with the Details

- Quickly check available balances 24/7
- View claims requiring receipts
- Click to call or email Customer Service
- View your statements and notifications
- Scan product barcodes to determine their eligibility

Provides Additional Time-Saving Options

- File a claim towards your FSA and HRA
- Take or upload a picture of a receipt and submit for a new or existing claim
- View, contribute and distribute HSA transactions
- View and Manage your HSA investments
- Retrieve your forgotten username/password
- Report a debit card as lost or stolen



 CCFLEX Mobile by Compensation Consultants Ltd.	The CCFLEX Mobile App is FREE! Search for CCFLEX where you find your apps.
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