



2023 FSA AND HSA GUIDE

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YOUR GUIDE TO THE

Flexible Spending Accounts and the Health Savings Account



Introduction

We're all looking for ways to save money and stretch our dollars just a little bit further. MPC offers three convenient options to help you do just that:

- Health Care Flexible Spending Account (HCFSA).
- Health Savings Account (HSA).
- Limited Purpose Flexible Spending Account (LPFSA).

To make the most of these accounts, it's important to know how they work, especially when it comes to providing proper documentation, following IRS regulations and meeting claims deadlines. To get you started, we've put together this special edition Health Care FSA, HSA, and Limited Purpose FSA guide.

The Company's policies, plans, practices and procedures may be amended, terminated or changed at any time at the sole discretion of the Company. If that should occur, the material in this document will be superseded and the provisions of the official plan documents will be followed. If there are discrepancies between this document and the official plan documents, the official plan documents will always govern.



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Health Care Flexible Spending Account

What Is The Health Care FSA?

Marathon Petroleum's Health Care Flexible Spending Account (FSA), administered by **PayFlex**, allows you to pay for eligible out-of-pocket health care expenses with pre-tax dollars. "Pre-tax dollars" means money deducted from your pay before taxes.

The Health Care FSA is available if you select the Health Plan's **Classic or Kaiser** option or waive coverage under the Health Plan. The Health Care FSA allows you to save pre-tax money to help pay for medical, dental or vision expenses including copays, deductibles, prescriptions and other services incurred by you and your eligible tax dependent(s).

When Can I Enroll?

You can enroll in the Health Care FSA when you're first eligible (usually your date of hire) and each following year during Annual Enrollment. You decide if you want to participate in the Health Care FSA and how much money to contribute to the account, based on the expenses you expect to incur during the year.

NO ROLLOVER ELECTION FOR HEALTH CARE FSA

You must actively elect to participate in the Health Care FSA each year during Annual Enrollment since your elections do NOT roll over from year to year. That is why it is important that you check your Annual Enrollment Benefits Summary each year to make sure you have an election for the new year.

How Much Can I Contribute?

The minimum annual contribution is \$120 and the maximum annual contribution is \$3,050. It is meant to pay for current year expenses. You can use your 2023 Health Care FSA election amount to pay, or be reimbursed for, eligible expenses incurred from January 1, 2023, through December 31, 2023.

You must submit all claims by May 31, 2024.

Employees with a Health Care FSA can carry over up to \$610 in the next Plan year. If you do not spend your funds by December 31, 2023 you will be able to carry over up to \$610 of unused funds into the following year. Any balances over \$610 in your account after December 31 will be forfeited.

Health Care FSA deductions are taken out through regular, equal payroll deductions on a pre-tax basis. This lowers the overall amount of your taxable income, which means you have less deducted from your paycheck for taxes.

What Expenses Are Covered?

A list of eligible expenses can be found on the PayFlex website at www.payflex.com. In addition, more details regarding eligible and ineligible expenses can be found in [IRS Publications 502](#). Please be aware that the rules governing IRS-qualified health care expenses are subject to change from year to year.



How Do I Access My Health Care FSA Funds?

Upon enrollment, you have access to your full election amount. You have four ways to access funds in your Health Care FSA:

- 1 **Use Your PayFlex Card:** You are pre-authorized to use the PayFlex Card, which works much like a debit card. When you use the card for purchasing health care related items, your health care account is automatically debited to pay for eligible expenses. You can use the card at qualifying merchant locations, including physician and dental offices, pharmacies and vision providers that accept MasterCard®.
- 2 **Express Claims Service:** The PayFlex Express Claims service allows you to submit FSA claims online 24 hours a day, 7 days a week. You can set up this service when you register your account with PayFlex at www.payflex.com.
- 3 **Use PayFlex Mobile®:** The PayFlex Mobile application is a free, easy service that allows you to view your account, submit claims for reimbursement, view your PayFlex Card purchases and view common eligible expenses. The app is available for iPhone and iPad mobile digital devices, as well as Android smartphones.
- 4 **File a paper claim form:** You can always file a manual claim for reimbursement of eligible expenses not previously paid with your PayFlex Card or processed through Express Claims. To access a form, go to www.myMPCbenefits.com. PayFlex will process your request promptly and reimburse you either through a direct deposit into your bank account or by sending you a check. You can sign up for direct deposit online from your PayFlex account or by calling PayFlex.

You have until May 31 of next year to file claims against your current year Health Care FSA.

Always Save Your Receipts and Explanation of Benefits (EOBs)

Remember to keep your itemized receipts and/or EOBs for all health care expenses paid for with the PayFlex Card. **The IRS requires that every debit card transaction must be validated as an eligible expense**, so if PayFlex needs additional details to validate the expense, you will be required to submit an itemized receipt or EOB to PayFlex. Cancelled checks or online bank statements are not accepted as proof of eligibility of the expense by the IRS.

What is an EOB?

An EOB is a statement sent to you after a health care claim has been processed by Anthem, Delta Dental, etc. The form and content of EOBs vary, but include patient name, provider, dates of service, services provided and charges. It also shows the amount paid to the provider by the Health, Dental or Vision Plan and the amount you may owe the provider. (The EOB is not a bill. The provider will bill you separately.)

IRS Rule About Forfeiting Funds

Keep in mind that under current IRS regulations, you forfeit any money over \$610 in the Health Care FSA that is not used to reimburse eligible expenses incurred during the plan year. Participants may carry over up to \$610 into the following year. The carryover amount will be administered based upon your 2023 health plan option enrollment. To avoid forfeiting Health Care FSA funds, take time to plan carefully when deciding how much to contribute to these accounts. To help you calculate your annual contribution election, be sure to check out the Savings Calculator under the Employee/Participant tab at www.payflex.com.



Health Savings Account (HSA)

The HSA Advantage — No Forfeiture of Funds!

Unlike the FSA, funds in your HSA are not forfeited. This account belongs to you.

What Is It?

The Health Savings Account (HSA), administered by **Fidelity**, is an individual account used in conjunction with an HSA-eligible health plan (often referred to as a High Deductible Health Plan or HDHP). You can make tax-free contributions to your HSA, withdraw contributions to pay qualified medical expenses, and potentially grow your account on a tax-free basis by investing your savings in a range of investment options. (Depending on your state of residence, employee contributions and/or earnings may still be subject to state tax.)



How Do I Participate in an HSA?

If you enroll in the Saver HSA Health Plan option and want to participate in the Health Savings Account, you will need to also enroll in the HSA in Workday. Accepting the terms and conditions at the end of your HSA enrollment will allow MPC to provide funding to Fidelity on your behalf. Your employee contribution elections should be made directly in Workday.

MPC provides HSA contributions to employees who enroll in the Saver HSA Plan and elect the HSA. Employees enrolled in Employee Only coverage, will receive \$500 and those enrolled in Employee + Dependent(s) coverage will receive \$1000. Company contributions will be paid in equal installments each pay period that you are a participant in the HSA. (Per IRS regulations, participants in the Saver HSA plan option become eligible to participate in the HSA, beginning the first day of the month on or after their enrollment). Partial year participants will receive a pro-rated Company contribution based on the number of pay periods they are enrolled in the HSA. *(To receive the full Company contribution you would need to be a participant in the HSA for all 26 pay periods of the year).*

As you incur eligible expenses during the year, expenses can be paid out of this fund, up to your balance.

Portability. Your HSA always belongs to you, even if you change jobs or become unemployed, change your medical coverage, move to another state, or change your marital status.

IMPORTANT! Health Savings Account (HSA) Information

It is the responsibility of each HSA owner to ensure that he or she satisfies applicable HSA eligibility rules and complies with applicable contribution limitations.

Contributions that are made by ineligible owners and contributions in excess of IRS prescribed limits are taxable to the owner and subject to an excise tax imposed on the HSA owner, unless distributed to the HSA owner within IRS-prescribed time frames. It is the HSA owner's responsibility to request a distribution of excess contributions (including Company contributions) within such time frames in order to avoid the excise tax.

How Much Can I Contribute?

If you are enrolled in the HSA, Marathon Petroleum contributes \$500 for Employee Only coverage or \$1,000 for Employee + Dependent(s) coverage to your HSA. Company contributions will be paid in equal installments each pay period that you are a participant in the HSA. Partial year participants will receive a pro-rated Company contribution based on the number of pay periods they are enrolled in the HSA. You can also make tax-free contributions to your HSA, up to the IRS limits. Currently, the IRS limits are:

- \$3,850 for Employee Only coverage (\$500 MPC contribution + \$3,350 employee contribution).
- \$7,750 for Employee + Dependent(s) coverage (\$1,000 MPC contribution + \$6,750 employee contribution).
- Plus an additional \$1,000 in catch-up contributions if you are age 55 or older at any time in 2023.

You may also transfer assets from another HSA (provided the account type and registration are the same) or make a one-time qualified HSA funding distribution from an IRA.

What Expenses Are Covered?

HSA-eligible expenses are the same as those eligible for the Health Care FSA. However, unlike the Health Care FSA, funds left in the HSA roll over from year to year.

For a list of eligible expenses, visit <http://www.netbenefits.com/marathonpetroleum> or contact a customer service representative at 1-800-544-3716.

How Do I Access My Funds?

There are multiple ways to use your HSA for payment or reimbursement of qualified medical expenses, including:

- 1 **Fidelity HSA Debit Card:** The Fidelity HSA Debit Card can be used to pay for known qualified health care expenses at the point of sale (such as pharmacy prescriptions). For convenience, you can request debit cards for your spouse and eligible dependent(s) too.
- 2 **Fidelity BillPay® for HSA:** This online bill paying service enables you to quickly and easily make payments to health care providers, companies and individuals. You can also set up an automatic payment schedule, reimburse yourself for out-of-pocket qualified medical expenses, and keep track of all payments and activity.
- 3 **Fidelity HSA Checkbook:** Your Fidelity HSA checkbook can be used to pay for qualified medical expenses at the point of sale or to make a payment for an invoice you received in the mail. Simply request the checkbook from Fidelity, then you can write yourself a check to be reimbursed for qualified medical expenses.
- 4 **Request a Reimbursement**
If you pay out of pocket for a qualified medical expense, you have the option to get reimbursed from your Fidelity HSA at any time in the future without penalty. This can be done online or by calling a Fidelity representative at 800-544-3716.
- 5 **Track and Pay**
Track and Pay makes it easier to track, manage, and pay your claims and expenses all in one place. File and upload receipts from your mobile device, view claims from your insurance carrier, pay bills with a single click, and track your medical expenses.



Limited Purpose Flexible Spending Account

What Is The Limited Purpose FSA?

Marathon Petroleum's Limited Purpose Flexible Spending Account (FSA), administered by PayFlex, allows you to pay for eligible out-of-pocket dental and vision expenses with pre-tax dollars. "Pre-tax dollars" means money deducted from your pay before taxes.

The Limited Purpose FSA is available if you select the Health Plan's **Saver HSA** option. The Limited Purpose FSA allows you to save pre-tax money to help pay for dental or vision expenses incurred by you and your eligible tax dependent(s).

When Can I Enroll?

You can enroll in the Limited Purpose FSA when you're first eligible (usually your date of hire) and each following year during Annual Enrollment. You decide if you want to participate in the Limited Purpose FSA and how much money to contribute to the account, based on the expenses you expect to incur during the year.

Post-Deductible Usage

You can use your Limited Purpose FSA for eligible dental and vision expenses before you meet your deductible. The day after you meet your Saver Health Plan deductible, you may use your Limited Purpose FSA for all eligible health care expenses. You will need to submit the [PayFlex Post-Deductible Expense Reimbursement Certificate Form](#), along with your EOB showing you have met your deductible, to PayFlex. Contact PayFlex at 1-844-PAYFLEX (1-844-729-3539) for additional information.

How Much Can I Contribute?

The minimum annual contribution is \$120 and the maximum annual contribution is \$3,050. It is meant to pay for current year dental and vision expenses. You can use your 2023 Limited Purpose FSA election amount to pay, or be reimbursed for, eligible expenses incurred from January 1, 2023, through December 31, 2023. You must submit all claims by May 31, 2024.

Employees with a Limited Purpose FSA can carry over up to \$610 in the next Plan year. If you do not spend your funds by December 31, you will be able to carry over up to \$610 of unused funds into the following year. Any balances over \$610 in your account after December 31 will be forfeited.

Limited Purpose FSA deductions are taken out through regular, equal payroll deductions on a pre-tax basis. This lowers the overall amount of your taxable income, which means you have less deducted from your paycheck for taxes.

NO ROLLOVER FOR LIMITED PURPOSE FSA ELECTIONS

You must actively elect to participate in the Limited Purpose FSA each year during Annual Enrollment since your elections do NOT roll over from year to year. That is why it is so important that you check your Annual Enrollment Benefits Summary each year to make sure you have an election in effect for the new year.



What Expenses Are Covered?

You can use your Limited Purpose FSA for eligible dental and vision expenses before you meet your deductible. The day after you meet your health plan deductible, you may use your Limited Purpose FSA for all eligible health care expenses. You will need to submit the [PayFlex Post-Deductible Expense Reimbursement Certificate Form](#) along with your EOB showing you have met your deductible to PayFlex.

How Do I Access My Limited Purpose FSA Funds?

Upon enrollment, you have access to your full election amount. You have four ways to access funds in your Limited Purpose FSA:

- 1 **Use Your PayFlex Card:** You are pre-authorized to use the PayFlex Card, which works much like a debit card. When you use the card for purchasing dental and vision-related items, your limited purpose account is automatically debited to pay for eligible expenses. You can use the card at qualifying merchant locations, including dental offices and vision providers that accept MasterCard®.
- 2 **Express Claims Service:** The PayFlex Express Claims service allows you to submit FSA claims online 24 hours a day, 7 days a week. You can set up this service when you register your account with PayFlex at www.payflex.com.
- 3 **Use PayFlex Mobile®:** The PayFlex Mobile application is a free, easy service that allows you to view your account, submit claims for reimbursement, view your PayFlex Card purchases and view common eligible expenses. The app is available for iPhone and iPad mobile digital devices, as well as Android smartphones.
- 4 **File a paper claim form:** You can always file a manual claim for reimbursement of eligible expenses not previously paid with your PayFlex Card or processed through Express Claims. To access a form, go to www.myMPCbenefits.com. PayFlex will process your request promptly and reimburse you either through a direct deposit into your bank account or by sending you a check. You can sign up for direct deposit online from your PayFlex account or by calling PayFlex.

You have until May 31 of next year to file claims against your current year Limited Purpose FSA.

Always Save Your Receipts and Explanation of Benefits (EOBs)

Remember to keep your itemized receipts and/or EOBs for all dental and vision expenses paid for with the PayFlex Card. **The IRS is now requiring that every debit card transaction must be validated as an eligible expense**, so if PayFlex needs additional details to validate the expense, you will be required to submit an itemized receipt or EOB to PayFlex. Cancelled checks or online bank statements are not accepted as proof of eligibility of the expense by the IRS.

What is an EOB?

An EOB is a statement sent to you after a dental or vision care claim has been processed by Anthem, Delta Dental, etc. The form and content of EOBs vary, but include patient name, provider, dates of service, services provided and charges. It also shows the amount paid to the provider by the Dental or Vision Plan and the amount you may owe the provider. (The EOB is not a bill. The provider will bill you separately.)

IRS Rule About Forfeiting Funds

Keep in mind that under current IRS regulations, you forfeit any money over \$610 in the Limited Purpose FSA that is not used to reimburse eligible expenses incurred during the plan year. Participants may carry over up to \$610 into the following year. The carryover amount will be administered based upon your 2023 health plan option enrollment. To avoid forfeiting Limited Purpose FSA funds, take time to plan carefully when deciding how much to contribute to these accounts. To help you calculate your annual contribution election, be sure to check out the Savings Calculator under the Employee/Participant tab at www.payflex.com.

Which Payment Method Is Right for Me With The FSA?

It depends on your personal preference. No method will completely remove the need for you to submit or keep receipts and EOBs. If you don't want to pay up-front out of your own pocket, you may want to use the PayFlex Card to pay for eligible expenses. When you use your card, it automatically uses the money from your FSA to pay for eligible expenses. You also won't have to submit a claim for your expenses and wait for reimbursement. Be aware, however, in some cases you may be asked at a later time to submit itemized receipts or EOBs to PayFlex to validate expenses that PayFlex is unable to validate through other means.

You can choose not to use your PayFlex Card at all and manually submit claims for reimbursement to PayFlex, either by PayFlex Mobile, Express Claims or by paper claim form. If you don't like the idea of using the PayFlex Card for your health care expenses, this may be a better option for you. With this method, you would pay out-of-pocket first and would still need to keep receipts and EOBs, but you could submit claims for reimbursement at your convenience (or by the claim filing deadline).

Comparing the FSAs and HSA

While the Health Care FSA, HSA, and Limited Purpose FSA offer convenient ways to help pay for out-of-pocket health care expenses, they do work differently from one another. Here's an overview of how they compare:

	Health Care FSA	HSA	Limited Purpose FSA
Who is eligible?	Classic or Kaiser option participants and those who waived coverage under the Health Plan	Saver HSA option participants	Saver HSA option participants
Who may contribute?	Employee Only	MPC and Employee	Employee Only
Who is the administrator?	PayFlex	Fidelity	PayFlex
Maximum Annual Contribution (Cap)	\$3,050	\$3,850 (Employee Only); \$7,750 (Employee + Dependent(s))	\$3,050
Can I invest the money?	No	Yes	No
Tax Treatment	Tax-Free	Tax-Free	Tax-Free
Expenses Allowed	IRC 213(d) Expenses	IRC 213(d) Expenses	IRC 213(d) Expenses
MPC Contributes to the Account	No	Yes	No
Balance Carries Over Year to Year	Up to \$610 carryover	Yes	Up to \$610 carryover
Portable (employee can take the balance with him or her if he or she leaves MPC)	No	Yes	No

Please note: If PayFlex cannot validate your transaction, the IRS requires that you provide an itemized receipt or EOB (Explanation of Benefits) to prove your purchase was an eligible health care expense. Manage your account at www.payflex.com.

Frequently Asked Questions

Health Care Flexible Spending Account (HCFSA) FAQs

Q1: Can I participate in all options, Health Care FSA, HSA, and Limited Purpose FSA?

A: No. The Internal Revenue Code prohibits multiple enrollments in a general purpose Health Care FSA, HSA, and Limited Purpose FSA.

If you enroll in the Health Plan's Saver HSA option, you cannot enroll in the Health Care FSA.

Q2: How do I contribute money to the Health Care FSA?

A: You must elect to make contributions within 31 days, including your date of hire, or during Annual Enrollment each year. Your Health Care FSA deductions are taken out through regular, equal payroll deductions on a pre-tax basis.

Q3: How do I get reimbursed?

A: For eligible Health Care FSA expenses, you may use the PayFlex Card, Express Claims Service, PayFlex Mobile or file a paper claim with PayFlex for reimbursement. Paper claim forms can be found at www.myMPCbenefits.com. Follow the instructions on the form to submit claims.

Q4: Can I enroll in the Health Care FSA if I'm not enrolled in either the Saver HSA, Classic or Kaiser option but am covered under my spouse's employer's plan?

A: Yes. If you are covered under your spouse's employer's plan, and that plan is not a High Deductible Health Plan (HDHP), you can enroll in the Health Care FSA. You are not eligible to enroll in the Limited Purpose FSA.

Q5: What if I have money left in my Health Care FSA?

A: Employees with a Health Care FSA can carry over up to \$610 in the next Plan year. If you do not spend your funds by December 31, you will be able to carry over up to \$610 of unused funds into the following year. Any balances over \$610 in your account after December 31 must be forfeited. Please note, that if you elect the Saver HSA in the new year, the \$610 FSA carryover will be converted to a Limited Purpose FSA. Funds may only be spent on Dental and Vision expenses once you've enrolled into the Saver HSA.

Q6: What if I use up all the money in my Health Care FSA before the end of the year? Can I contribute more?

A: No. You can only change the amount you are contributing if you have a qualifying life event, such as marriage, divorce or the birth of a child. Changes must be made within 31 days, including the date of the event and must be consistent with the qualifying life event. If you incur a qualifying life event and want to change your contribution amount for the remainder of the year, login to **Workday** and click on the **Benefits** application.

Q7: What is the deadline for incurring expenses against my Health Care FSA?

A: The default deadline is the end of the plan year, December 31. For those who have \$610 or less in their Health Care FSA, this amount will carry over into the next Plan Year based upon your health plan election.

Q8: What is the deadline for submitting a Health Care FSA reimbursement request?

A: You have until May 31 of next year to file Health Care FSA claims for the current year. Claims must be postmarked or faxed on or before May 31 of the following year. Claims received by PayFlex after this date will be denied.

Q9: What is the turnaround time for processing a claim for reimbursement with PayFlex?

A: The normal turnaround time for processing reimbursement requests is three to six business days from the date a reimbursement request is received.

Q10: How can I check on the status of my reimbursement?

A: You may check the status of your request by calling PayFlex at 1-844-PAYFLEX (1-844-729-3539) or by logging in to your account at www.payflex.com.

Q11: Can I pay for my dependents' eligible health care expenses from my Health Care FSA?

A: Yes. If you participate in the Health Care FSA, you may use the funds to cover eligible expenses for you, your spouse and eligible tax dependent(s), regardless of their coverage.

Q12: Can I pay for my domestic partner and/or domestic partner's children's health care expenses with my Health Care FSA?

A: Your Health Care FSA can be used for your domestic partner's and/or domestic partner's children's expenses only if they are considered qualified tax dependents as determined by the IRS. We encourage you to consult your tax advisor.

Q13: My request for reimbursement was denied. What do I need to submit?

A: You will be notified of the reason your claim was denied either by email or postal mail. Sometimes the expense may not be an eligible expense or PayFlex may need additional documentation. For a list of eligible expenses, visit www.payflex.com.

Q14: If I use the Health Care FSA, can I also deduct health care expenses on my tax return?

A: Maybe. You cannot deduct the same expense for which you have already been reimbursed from your Health Care FSA and vice versa. Consult with a qualified tax advisor for more information.

Q15: What happens to my Health Care FSA if I leave the Company?

A: When you leave the Company, participation in the Health Care FSA terminates on your separation date. You can still submit claims for reimbursement of expenses incurred through your last day of employment, provided claims are submitted by the claims filing deadline of May 31. Also, if your reimbursements do not exceed your contributions as of the date of separation, you can continue participation in the Health Care FSA under COBRA by choosing to make after-tax contributions to the Health Care FSA. Contact Payflex at 1-800-359-3921 to elect COBRA coverage or to obtain additional information.

Q16: What is the difference between the Health Care FSA and Limited Purpose FSA?

A: The Health Care FSA is for all eligible expenses for health, dental and vision. You can elect the Health Care FSA if you choose health coverage under the Health Plan's Classic or Kaiser option or waive coverage. The Limited Purpose FSA is for all eligible expenses for dental and vision. You can elect the Limited Purpose FSA if you choose the Saver HSA option.



Frequently Asked Questions

Health Savings Account (HSA) FAQs

Q1: Can I participate in all options, Health Care FSA, HSA, and Limited Purpose FSA?

A: No. The Internal Revenue Code prohibits multiple enrollments in a general purpose Health Care FSA, HSA, and Limited Purpose FSA. You can participate in the HSA and the Limited Purpose FSA simultaneously.

Q2: How much will the company contribute to my HSA?

A: If you are a participant in the Saver HSA option of the Health Plan, Marathon Petroleum contributes \$500 for Employee Only coverage and \$1,000 for Employee + Dependent(s) coverage to your HSA fund, if you are a participant for a full Plan year. Company contributions will be paid in equal installments each pay period that you are a participant in the Saver HSA Health Plan. *(Per IRS regulations, participants in the Saver HSA Plan option become eligible to participate in the HSA, beginning the first day of the month on or after their enrollment).* Partial year participants will receive a pro-rated Company contribution based on the number of pay periods they are enrolled in the Saver HSA Health Plan. *(To receive the full Company contribution you would need to be a participant in the Saver HSA Health Plan for all 26 pay periods of the year).*

Q3: When will the Company contribution be made to my HSA?

A: The Company's contribution will be paid in equal installments throughout the year, over the course of 26 pay periods, beginning with the first pay period you are a participant. *(Per IRS regulations, participants in the Saver HSA Plan option become eligible to participate in the HSA beginning the first day of the month on or after their enrollment).*

Q4: How do I contribute to my HSA?

A: If you are eligible to contribute to an HSA, there are several ways to do so, including pre-tax and/or after-tax contributions:

- Pre-tax contributions. You may elect to contribute to your HSA through automatic payroll deductions on a pre-tax basis. You can elect your payroll contribution amount in Workday and may change it at any time. Contributions made prospectively, through payroll deductions, are exempt from FICA tax.
- After-tax contributions. At any time, you may make an after-tax contribution to your HSA by check or by transferring money online between your bank and Fidelity by electronic funds transfer (EFT). After-tax contributions are tax-deductible to the extent you do not exceed your annual IRS contribution limit.

You may also transfer assets from another HSA (provided the account type and registration are the same) or make a one-time qualified HSA funding distribution from an IRA.

Q5: What if I have money left in my HSA at the end of the year?

A: Any unused funds in your account carry over into the next year.

Q6: What happens to my HSA funds if I leave the Company?

A: Your HSA always belongs to you, even if you change jobs or become unemployed, change your medical coverage, move to another state, or change your marital status.

Q7: When can I use HSA funds?

A: Funds are available for withdrawal as soon as they are deposited. The money is always 100% vested, so you have total control over your account. However, withdrawals may not be more than your account balance on the date the withdrawal is requested.

Q8: How much can I contribute to my HSA?

A: MPC makes contributions to the HSA however, you can also make tax-free contributions to your HSA, up to the IRS limits. For 2023, the IRS limits are:

- \$3,850 for Employee Only coverage (\$500 MPC contribution + \$3,150 employee contribution).
- \$7,750 for Employee + Dependent(s) coverage (\$1,000 MPC contribution + \$6,750 employee contribution).
- Plus an additional \$1,000 in catch-up contributions if age 55 or older at any time in 2023.

You will want to factor in any Company contributions to your HSA, when making your contribution elections, to ensure you do not exceed the IRS contribution limits.

Q9: What if I use up all the money in my HSA before the end of the year? Can I contribute more?

A: Yes. You can change your elected contribution amount prospectively, at any time, as long as you don't exceed your annual IRS contribution limit. Changes will reflect on the next one or two regular payroll cycles. To make changes, log on to **Workday** and click on the **Benefits** application.

Q10: How do I get reimbursed?

A: For eligible HSA expenses, you may use your Fidelity HSA Debit Card, Fidelity BillPay for Health Savings Accounts, Track and Pay, or Fidelity HSA Checkbook.

Q11: Can I pay for my dependents' eligible health care with the HSA if they are covered under another Health Plan?

A: Yes. Even if you are enrolled in employee only Health Plan coverage, you may use your HSA funds to cover eligible health care expenses for you, your eligible spouse and other eligible tax dependent(s), regardless of their coverage, but only to the extent those expenses are not otherwise covered by insurance. If you claim your dependent(s) on your taxes, you can use your HSA funds to cover eligible health care expenses.

Q12: Can I pay for my domestic partner and/or domestic partner's children's health care expenses with my HSA?

A: Your HSA can be used for your domestic partner's and/or domestic partner's children's expenses only if they are considered qualified tax dependents as determined by the IRS. We encourage you to consult with your tax advisor for more information.

Q13: What is the deadline for submitting a reimbursement request against my HSA?

A: There is no deadline. You have the option to reimburse yourself from your HSA at any time without penalty.

Q14: What is the turnaround time for processing a reimbursement request?

A: The normal turnaround time for processing reimbursement requests is three to six business days from the date your reimbursement request is received.

Q15: How can I check on the status of my reimbursement?

A: You may check the status of your request by calling 1-800-544-3716 or by logging on to your account at <http://www.netbenefits.com/marathonpetroleum>.

Q16: When will my HSA payroll contributions be deposited in my HSA?

A: The standard turnaround time for deposit into your account is 24 to 48 hours after your pay date. (Pay schedules vary by location.)

Q17: Can I use my HSA to pay for non-health care expenses?

A: Money in your HSA belongs to you. However, if you use your HSA to pay for non-qualified health or other expenses, the amount is considered taxable income. You will need to pay income tax, and a 20% tax penalty will also apply to the withdrawal amount (penalty will not apply if you are age 65 or older or disabled (as defined by IRS rules)).

Q18: Where can I find a list of eligible expenses?

A: For a list of eligible expenses, visit <http://www.netbenefits.com/marathonpetroleum> or call 1-800-544-3716. In addition, more details regarding eligible and ineligible expenses can be found in IRS Publications 502 and 969, which you can obtain through your local IRS office or from the IRS's website at www.irs.gov. Please be aware that the rules governing IRS-qualified health care expenses are subject to change from year to year.

Q19: If I participate in the HSA, can I also deduct health care expenses on my tax return?

Maybe. You cannot deduct the same expense for which you have already been reimbursed from your HSA and vice versa. Consult with a qualified tax advisor for more information.

Q20: Can I open an HSA through my local bank instead of through Fidelity?

A: Yes. You have the option to open an HSA with your local bank. However, you have added advantages — your HSA contributions can be deducted from your paycheck on a pre-tax basis and Company contributions are automatically credited to your account. You will not receive the Company contribution without a Fidelity account.

Q21: If I already have an HSA from a previous employer, may I roll it over to Fidelity?

A: Yes. Please contact Fidelity directly to set up this rollover.

Q22: Can I have more than one HSA account?

A: Yes. However, the total contributions to your accounts cannot exceed the IRS annual maximum contribution limit. Please note that Marathon employees will have only one account to which payroll and Company contributions will be directed.

Q23: Can I invest the funds in my HSA?

A: Yes. You have the opportunity to grow your balance by investing in a wide variety of investment options, including more than 5,000 mutual funds, individual stocks and bonds, Treasuries, CDs and more. More information on your investment options will be available to you from Fidelity Investments.

Q24: Both my spouse and I work at Marathon, can we both participate in the Saver HSA option?

A: Yes, if each of you is enrolled in a Saver HSA option, you each may also contribute to your own HSA. However the total amount of your and your spouse's contributions must not exceed the annual IRS limit.

Q25: If I enroll in the Health Plan Saver HSA option and change to the Classic or Kaiser option in a subsequent year, what happens to my HSA balance?

A: Your HSA balance is not affected by the option in which you enroll in subsequent years. Enrolling in the Classic or Kaiser option in a following year just means that you would not be able to make additional contributions to your HSA during that year. However, the funds in the HSA belong to you, and you can continue to use those HSA funds to pay for qualified health care expenses even if you enroll in other health plan options in future years.



Frequently Asked Questions

Limited Purpose Flexible Spending Account (LPFSA) FAQs

Q1: Can I participate in all options, Health Care FSA, HSA, and Limited Purpose FSA?

A: No. The Internal Revenue Code prohibits multiple enrollments in a general purpose Health Care FSA, HSA, and Limited Purpose FSA.

If you enroll in the Health Plan's Classic or Kaiser option or waive coverage, you cannot enroll in the Limited Purpose FSA.

Q2: How do I contribute money to the Limited Purpose FSA?

A: You must elect to make contributions within 31 days, including your date of hire, or during Annual Enrollment each year. Your Limited Purpose FSA deductions are taken out through regular, equal payroll deductions on a pre-tax basis.

Q3: How do I get reimbursed?

A: For eligible Limited Purpose FSA expenses, you may use the PayFlex Card, Express Claims Service, PayFlex Mobile or file a paper claim with PayFlex for reimbursement. Paper claim forms can be found at www.myMPCbenefits.com. Follow the instructions on the form to submit claims.

Q4: What is the difference between the Health Care FSA and Limited Purpose FSA?

A: The Health Care FSA is for all eligible expenses for health, dental and vision. You can elect the Health Care FSA if you choose health coverage under the Classic or Kaiser option or waive coverage. The Limited Purpose FSA is for all eligible expenses for dental and vision only. You can elect the Limited Purpose FSA if you choose the Saver HSA option.

Q5: Can I enroll in the Limited Purpose FSA if I'm not enrolled in either the Saver HSA, Classic or Kaiser option, but am covered under my spouse's employer's plan?

A: No. The Limited Purpose FSA may be elected only with the Saver HSA option.

Q6: What if I have money left in my Limited Purpose FSA?

A: Employees with a Limited Purpose FSA can carry over up to \$610 in the next Plan year. If you do not spend your funds by December 31, you will be able to carry over up to \$610 of unused funds into the following year. Any balances over \$610 in your account after December 31 must be forfeited.



Q7: What if I use up all the money in my Limited Purpose FSA before the end of the year? Can I contribute more?

A: No. You can only change the amount you are contributing if you have a qualifying event in your family situation, such as marriage, divorce or the birth of a child. Changes must be made within 31 days, including the date of the event, and must be consistent with the qualifying event. If you incur a qualifying event and want to change your contribution amount for the remainder of the year, login to **Workday** and click on the **Benefits** application.

Q8: What is the deadline for incurring expenses against my Limited Purpose FSA?

A: The default deadline is the end of the plan year. For those who have \$610 or less in their Limited Purpose FSA, this amount will carry over into the next Plan Year based upon your health plan election.

Q9: What is the deadline for submitting a Limited Purpose FSA reimbursement request?

A: You have until May 31 of next year to file Limited Purpose FSA claims for the current year. Claims must be postmarked or faxed on or before May 31 of the following year. Claims received by PayFlex after this date will be denied.

Q10: What is the turnaround time for processing a claim for reimbursement with PayFlex?

A: The normal turnaround time for processing reimbursement requests is three to six business days from the date a reimbursement request is received.

Q11: How can I check on the status of my reimbursement?

A: You may check the status of your request by calling PayFlex at 1-844-PAYFLEX (1-844-729-3539) or by logging on to your account at www.payflex.com.

Q12: Can I pay for my dependents' eligible dental and vision expenses from my Limited Purpose FSA?

A: Yes. If you participate in the Limited Purpose FSA, you may use the funds to cover eligible expenses for you, your spouse and eligible tax dependent(s), regardless of their coverage.

Q13: Can I pay for my domestic partner and/or domestic partner's children's health care expenses with my Limited Purpose FSA?

A: Your Limited Purpose FSA can be used for your domestic partner's and/or domestic partner's children's expenses only if they are considered qualified tax dependents as determined by the IRS. We encourage you to consult your tax advisor.

Q14: My request for reimbursement was denied. What do I need to submit?

A: You will be notified of the reason your claim was denied either by email or postal mail. Sometimes the expense may not be an eligible expense or PayFlex may need additional documentation. For a list of eligible expenses, visit www.payflex.com.

Q15: If I use the Limited Purpose FSA, can I also deduct dental and vision expenses on my tax return?

A: Maybe. You cannot deduct the same expense for which you have already been reimbursed from your Limited Purpose FSA and vice versa. Consult with a qualified tax advisor for more information.

Q16: What happens to my Limited Purpose FSA if I leave the Company?

A: When you leave the Company, participation in the Limited Purpose FSA terminates on your separation date. You can still submit claims for reimbursement of expenses incurred through your last day of employment, provided claims are submitted by the claims filing deadline of May 31. Also, if your reimbursements do not exceed your contributions as of the date of separation, you can continue participation in the Limited Purpose FSA under COBRA by choosing to make after-tax contributions to the Limited Purpose FSA. Contact Payflex at 1-800-359-3921 to elect COBRA coverage or to obtain additional information.

Q17: Can I use my Limited Purpose FSA for any health care expenses?

A: Yes, but only after you meet your health plan deductible. You can use your Limited Purpose FSA for eligible dental and vision expenses before you meet your deductible. The day after you meet your health plan deductible, you may use your Limited Purpose FSA for all eligible health care expenses. You will need to submit the [PayFlex Post-Deductible Expense Reimbursement Certificate Form](#), along with your EOB showing you have met your deductible to PayFlex. Contact PayFlex at 1-844-PAYFLEX (1-844-729-3539) for additional information.



If you have any questions or need account information on your FSA, visit www.payflex.com or contact a PayFlex representative at 1-844-PAYFLEX (1-844-729-3539), Monday through Friday between the hours of 8 a.m. and 8 p.m., and Saturday from 10 a.m. to 2 p.m. (Eastern Standard Time).

For questions and account information for your HSA, visit <http://www.netbenefits.com/marathonpetroleum> or contact a Fidelity customer service representative at 1-800-544-3716.

Additionally, you can find more information about these plans at www.myMPCbenefits.com.

