

Understanding the UVA Benefit Savings Accounts

UVA's benefit savings accounts can help you save money on health care and dependent daycare expenses.

- You contribute pre-tax money through payroll deductions to fund your account(s).
- You then use the money in your account(s) to cover your cost for eligible expenses.
- By using pre-tax money to cover expenses, you save because **you can cover part of your costs with money that otherwise would have been deducted for taxes.**

Because these accounts offer significant tax benefits to you, reducing your tax liability, they are subject to IRS rules. To make the most of the accounts and to avoid any forfeitures or tax issues, it's important to understand how they work and the rules that apply.

This guide has been created to help you understand what the accounts are, the advantages they offer, and how they differ from each other. You can use this information to decide which of the accounts may be right for you and how much to contribute.

What's Inside?

- Benefit Savings Accounts Overview: page 2
- FAQs: Top Five Account Questions: page 3
- Health Care FSAs (Full and Limited): page 5
- Health Savings Account (HSA): page 7
- Dependent Daycare Reimbursement Account: page 9
- Which Accounts Are Right for You?: page 11
- Using Your Benefit Savings Accounts: page 14
- For More Information: page 16

Chard Snyder: UVA's Administrator for Benefit Savings Accounts

All of the UVA benefit savings accounts are administered by Chard Snyder, a third-party administrator for employee benefit plans founded in 1988.

Chard Snyder offers an app to help you manage your accounts and claims, as well as a website at www.chard-snyder.com and toll-free telephone service at (888) 302-9805. You can also email questions to Chard Snyder at askpenny@chard-snyder.com.

Benefit Savings Accounts Overview

	Who It's For	What It's For	When It's For
Full Health Care Flexible Spending Account (FSA)	Salaried employees who work at least 20 hours/week and are enrolled in the UVA Value or Choice Health options or who waive UVA coverage	All eligible health care expenses, such as medical care, prescription drugs, and dental, vision, and preventive care expenses	A single calendar year, with an additional grace period. You lose any funds in your account that you don't spend on eligible expenses.
Limited Health Care Flexible Spending Account (FSA)	Salaried employees who work at least 20 hours/week and are enrolled in the UVA Basic Health option	Dental, vision, and preventive care expenses only	A single calendar year, with an additional grace period. You lose any funds in your account that you don't spend on eligible expenses.
Health Savings Account (HSA)	Salaried employees who work at least 20 hours/week and are enrolled in the UVA Basic Health option	All eligible health care expenses, such as medical care, prescription drugs, and dental, vision, and preventive care expenses	Anytime. You can use the funds now or save them for later.
Dependent Daycare Reimbursement Account	Salaried employees who work at least 20 hours/week, no matter which UVA Health option you chose, or if you waived UVA coverage	Dependent care (for example, daycare for your child while you're at work, or a senior day center for an aging parent who lives with you)	A single calendar year, with an additional grace period. You lose any funds in your account that you don't spend on eligible expenses.

Less Tax Means More Money in Your Pocket

When you contribute to a benefit savings account, you **pay less in taxes from your paycheck**. And, you don't have to pay taxes on the money when you use it for eligible expenses.

FAQs: Top Five Account Questions

Q. How do I check my account balance(s)?

A. Go to www.chard-snyder.com and log in. The first time you access the website, you'll need to register as a new user.

Q. When are account funds available to cover my costs?

A. **For the Full and Limited Health Care FSA**, the amount you chose to contribute for the full year is available after the first paycheck of the year. This means that you can be reimbursed for costs before you have contributed the full amount needed to cover the reimbursement. For example:

- You enroll during Annual Enrollment and choose to contribute \$2,400 to your account for the year.
- Your \$2,400 contribution is divided into equal contributions per pay period. If you are paid twice a month with 24 pay periods (2 × 12 months), your contribution each pay period would be \$100.
- By February, you would have contributed \$200 to your account for the two pay periods in January.
- If you have a root canal in January and incur a \$500 eligible expense not covered by your dental plan, you could apply for a reimbursement for that \$500 and you would receive the full reimbursement, even though your account only has a \$200 balance.

For the HSA and the Dependent Daycare Reimbursement Account, funds are available as they are deposited, usually a few days after payday. This means that unlike the Health Care FSA, you cannot be reimbursed until the necessary funds are deposited in your account. For example:

- You enroll during Annual Enrollment and choose to contribute \$2,400 to your Dependent Daycare Reimbursement Account for the year.
- Your \$2,400 contribution is divided into equal contributions per pay period. If you are paid twice a month with 24 pay periods (2 × 12 months), your contribution each pay period would be \$100.
- By February, you would have contributed \$200 to your account for the two pay periods in January.
- If you have eligible daycare expenses for your child in January of \$500, you could apply for a reimbursement for that \$500 but you would only be reimbursed up to the amount of funds in your account. As a result, you would not receive the full reimbursement of \$500 until after the middle of March when your balance reaches \$500.

Q. What happens to the money in my account(s) if I leave the University?

A. **For the HSA**, funds are always yours to keep, even if your employment with the University ends.

For Dependent Daycare Reimbursement Account, if there is a balance in your account when your employment ends, you can file claims for eligible daycare expenses incurred *before the end of the month in which you terminate*. You must file these claims before April 30th of the following calendar year. If you do not have any eligible expenses to be reimbursed, the balance in your account is forfeited.

For Health Care FSA (both Limited and Full), if there is a balance in your account when your employment ends, you can file claims for eligible health care expenses incurred *before the end of the month in which you terminate*. If you do not have any eligible expenses to be reimbursed, then you have the option to continue contributing to the account under COBRA continuation on an after-tax basis to give you time to incur eligible expenses so you can be reimbursed. You must file all claims before April 30th of the following calendar year.

Q. Whose expenses can be paid with my account funds?

A. **For the HSA and Health Care FSAs (both Limited and Full)**, you can use your account to pay for eligible expenses incurred by you or anyone you can claim as a dependent on your federal tax return.

For Dependent Daycare Reimbursement Account, eligible dependents include your children under age 13 and any other dependents who are unable to care for themselves and who reside with you for more than half the year.

Q. When am I allowed to change the amount I contribute to one or more of the benefit savings accounts?

A. **For the HSA**, you can change contributions, stop contributions, or begin contributions at any time, so long as you are eligible for the HSA.

For Health Care FSA (both Limited and Full) and the Dependent Daycare Reimbursement Account, because of the tax advantages these accounts offer, federal and plan rules limit when you can enroll and when you can make changes. In general, Annual Enrollment (or the first time you enroll as a newly hired or newly eligible employee) is your only chance each year to open and contribute to one of these accounts. The exception is if you experience a qualified life event. If you have a qualified life event, you have 30 days from the event to make changes that are consistent with the change, such as starting to contribute or changing your contributions. Examples of qualified life events include:

- A change in your marital status, such as getting married, divorced, or being widowed
- A change in how many dependents you have, such as having or adopting a child, or if a dependent dies
- A change in employment status that affects benefits eligibility for you or one of your dependents
- An event that changes your dependent's benefits eligibility

Health Care FSAs (Full and Limited)

Health Care Flexible Spending Accounts (FSAs) help you save money on certain health care expenses by letting you use pre-tax dollars to pay for those expenses.

You can contribute between **\$120** and **\$2,500** to an FSA for 2019. If you are married and your spouse also contributes to a Health Care FSA, please note that this is an individual limit and does not apply to your combined contributions.

Two Types of FSAs

There are two types of FSAs:

- The **Full Health Care FSA** can be used for eligible medical care and prescription drug expenses, as well as for other eligible health care such as dental and vision care.
- The **Limited Health Care FSA** can be used for eligible dental and vision care expenses, but it cannot be used for non-preventive medical care or prescription drugs. The Health Savings Account (HSA) covers those expenses. For details on the HSA, see "Health Savings Account (HSA)" on page 7.

Use It or Lose It

Plan carefully because you'll forfeit any balance left in your FSA when the earliest of the following occurs:

- The last day of the month in which you terminate employment with the University, or
- April 30 of the following calendar year (the claims filing deadline for eligible expenses with a date of service on or before March 15).

Eligibility for Health Care FSAs

The UVA Health Plan option you choose determines which Health Care FSA you can use:

- The **Full Health Care FSA** is available:
 - if you enrolled in either the UVA Value or Choice Health options, or
 - if you waived UVA medical coverage and do not have other medical coverage that qualifies as a High Deductible Health Plan (HDHP) according to federal rules.
- The **Limited Health Care FSA** is available if you enrolled in the UVA Basic Health option. This account pairs with a Health Savings Account (HSA) and is designed for dental and vision expenses only, in addition to preventive care not covered by your medical plan.

If you are enrolled in a Full Health Care FSA and switch to UVA's Basic Health option the following calendar year, you will be ineligible to remain enrolled in the Full Health Care FSA and must use every penny in your FSA prior to the January 1st effective date for Basic Health. Otherwise, you will not be eligible to receive any employee or employer contributions in your Health Savings Account that partners with UVA's Basic Health option until April 1st.

Eligible Health Care FSA Expenses

Full Health Care FSA	Limited Health Care FSA
<p>You can use this account to pay for out-of-pocket health care expenses that are eligible according to IRS rules. Eligible expenses include:</p> <ul style="list-style-type: none"> ▪ Copayments ▪ Amounts you pay toward your deductible ▪ Prescription drugs ▪ Therapy, counseling, infertility, and other expenses not covered by your plan ▪ Dental care not covered by your dental plan, including orthodontia ▪ Vision care such as exams, glasses, contact lenses, and laser surgery <p>For a complete list of eligible expenses, visit www.chard-snyder.com.</p>	<p>You can use this account to pay for out-of-pocket dental, vision, and preventive care expenses only, including:</p> <ul style="list-style-type: none"> ▪ Dental care not covered by your dental plan, including orthodontia ▪ Vision care such as exams, glasses, contact lenses, and laser surgery ▪ Preventive care not covered by your medical plan, including screenings for certain diseases <p>The Limited Health Care FSA is designed to supplement your HSA. See "Health Savings Account (HSA)" on page 7 for more about HSAs and eligible HSA expenses.</p>

Expenses Must Be Incurred During the Year or the Grace Period

The expenses must be used for eligible services **and** the expense must be incurred during the calendar year for which the account was opened or during the two-and-a-half month "grace period" from January 1 to March 15 of the following calendar year. The grace period is designed to give you an opportunity to incur expenses and use all the funds in your account if you contributed more than was actually needed for the calendar year.

Please note that the expense date is the date of *service*, such as the date of the doctor's appointment, not the date the invoice was processed.

Health Savings Account (HSA)

If you enroll in the UVA Basic Health option, you can contribute to a Health Savings Account (HSA) as well as a Limited Health Care FSA. You are not eligible for the Limited FSA or the HSA if you waive coverage or enroll in a UVA Health Plan option other than the Basic Health option.

Like the Health Care FSAs, the HSA helps you save money on certain health care expenses by letting you use pre-tax dollars to pay for those expenses. But unlike the FSAs, the HSA is not just intended to cover the current year's eligible expenses. You can contribute to the HSA to build up savings to use for the future because there is no "use it or lose it" rule for HSAs.

Who Is Eligible to Open an HSA

You are eligible for an HSA if:

- You are not a wage employee
- You do not hold a J-1 visa
- You are not enrolled in Medicare or Medicaid, or are listed as a dependent on someone else's tax return
- You, or your spouse, do not have a balance in a Health Care FSA, are part of an FSA grace period, or your FSA plan year is not over
- You have not received health care benefits from the Veterans Administration (TRICARE) within the last 3 months
- You do not have a spouse or parent enrolled in a health care plan (including a Health Reimbursement Account) that provides you benefits before meeting the high deductible health plan annual IRS minimum deductible.

How the HSA Works

- A. **Start it:** When you enroll in the UVA Basic Health option, you can open an HSA through Chard Snyder, the account administrator. Complete the required forms in a timely manner to ensure your HSA is opened as soon as possible.
- B. **Build it:**
 - You can contribute between \$120 and either \$3,500 or \$7,000 annually, depending on whether you have employee-only coverage or cover other family members.
 - If you are age 55 or older, you can contribute an additional \$1,000 annually.
 - For certain employee groups, UVA also contributes to the account:
 - If you are a salaried employee who works at least 20 hours per week and you open an HSA, UVA contributes an additional \$1,000 if you have employee-only coverage or \$1,500 for other coverage levels. This amount is prorated if you open your account during the calendar year. You must be an active employee receiving a paycheck on the date UVA makes this contribution in order to receive it.

- C. **Use it:** You can use the funds to pay for expenses you incur to meet your deductible as well as for other expenses such as coinsurance, prescription drugs, and other medical, dental, and vision care not included in your coverage. For a complete list of eligible expenses, visit www.chard-snyder.com.
- D. **Grow it:** Unused funds in your account will roll over to the next year. Once you have a balance of \$1,000, you can invest it in mutual funds. Any investment gains are tax-free as long as they are used on eligible expenses when you withdraw them.
- E. **Keep it:** You always own the funds in your HSA. You can take the account with you if you retire or leave UVA.

Thinking Long Term

Consider the HSA when you're planning for retirement. The HSA has a triple-tax advantage, meaning the money goes in, earns interest, and can be withdrawn tax-free for eligible expenses.

Combining an HSA with a Limited Health Care FSA

Enrolling in the UVA Basic Health option means you can contribute to two types of accounts: an HSA and a Limited Health Care FSA. You can maximize your tax savings by contributing to both. If you do, consider paying for dental and vision expenses from the Limited Health Care FSA first, since unused FSA funds will be forfeited at the end of the year. If you don't use all of your HSA balance each year, no problem! It rolls over into the following year, helping you to build up savings for future expenses.

Read more about the Limited Health Care FSA on page 5.

Dependent Daycare Reimbursement Account

The Dependent Daycare Reimbursement Account gives you a way to use pre-tax dollars to pay for dependent daycare expenses so that you (and your spouse, if you're married) can work. (You may also be able to use the account to cover costs so your spouse can attend school full time.) The account is available to all salaried employees who work at least 20 hours a week.

You can contribute between **\$120** and **\$5,000** to a Dependent Daycare Reimbursement Account annually. If you are married and your tax-filing status is married filing separately, the maximum contribution is \$2,500. If you are married and your spouse contributes to a Dependent Daycare Reimbursement Account, please note that the \$5,000 maximum applies to you and your spouse's combined contributions.

Not for Health Care!

Don't be confused! The Dependent Daycare Reimbursement Account is not for your dependents' health care expenses. It is just for daycare.

Use It or Lose It

Plan carefully because you'll forfeit any balance left in your Dependent Daycare Reimbursement Account at the end of the year. UVA offers a brief grace period into the following year, so you have until March 15 to incur expenses. The deadline to submit claims is April 30.

Tip: when choosing how much to contribute, consider how your needs may change throughout the year. For example, if your child will begin school in September, plan your election accordingly so you don't over-contribute for a full year of daycare.

Eligible Dependent Daycare Expenses

For the Dependent Daycare Reimbursement Account, you have to make sure of three things:

- The dependent must be eligible. Eligible dependents include:
 - Your children under age 13 and
 - Any other dependents who are unable to care for themselves and who reside with you for more than half the year.
- The daycare must be eligible (see the table below).
- The caregiver must be an eligible daycare provider, and you must be able to provide documentation about the caregiver.
 - The caregiver cannot be your or your spouse's child under age 19.
 - If the caregiver is an individual, you must provide their Social Security Number when you file your reimbursement claim.

Examples of Eligible Expenses	Examples of Ineligible Expenses
<ul style="list-style-type: none"> ▪ Care at a licensed nursery school, day camp, or daycare center ▪ Services from individuals who provide dependent care inside or outside your home ▪ After-school care ▪ Summer daycare ▪ Household services related to the care of an elderly or disabled adult who lives with you <p>For a complete list of eligible expenses, visit www.chard-snyder.com.</p>	<ul style="list-style-type: none"> ▪ Food, clothing, or education ▪ Dependent daycare when either you or your spouse is not working ▪ Convalescent or nursing home care ▪ Overnight camp ▪ Childcare that enables you to do volunteer work ▪ Payments made to your spouse, your own child under age 19, or any other dependent ▪ Expenses for which you take the federal childcare tax credit

Expenses Must Be Incurred During the Year or the Grace Period

The expenses must be used for eligible services **and** the expense must be incurred during the calendar year for which the account was opened or during the two-and-a-half month "grace period" from January 1 to March 15 of the following calendar year. The grace period is designed to give you an opportunity to incur expenses and use all the funds in your account, if you contributed more than was actually needed for the calendar year.

Please note that the expense date is the dates of *service*, such as the dates on which the childcare occurred, not the date the invoice was processed.

Which Accounts Are Right for You?

Annual Enrollment, which takes place once each year, is your opportunity to choose your health care coverage and benefit savings accounts for the following year.

- For the Health Care FSAs and the Dependent Daycare Reimbursement Account, Annual Enrollment (or the first time you enroll as a newly hired or newly eligible employee) is your only chance each year to open and contribute to a Health Care FSA or the Dependent Daycare Reimbursement Account.
 - The only exception allowing you to enroll outside of Annual Enrollment or to change your contributions is when you experience a qualified life event, such as getting married or having a baby. See "Q. When am I allowed to change the amount I contribute to one or more of the benefit savings accounts?" on page 4 for more information.
- For the HSA, you can open or change your contributions at any time. Remember, completing your election during Annual Enrollment ensures you can maximize the advantages of the account.

Unless your eligibility changes, your benefit savings account contribution elections will carry over from year to year. (If you are a new University employee and have had spending accounts with other employers, please note that this automatic re-enrollment may be different from how spending accounts are managed by other employers.)

The medical coverage you choose during Annual Enrollment determines the health accounts available to you, as follows:

Medical Plan Coverage	Health Account You Can Elect
<i>UVA Basic Health option</i>	<ul style="list-style-type: none"> ■ Health Savings Account (HSA) ■ Limited Health Care Flexible Spending Account (FSA)
<i>UVA Value or Choice Health options</i>	<ul style="list-style-type: none"> ■ Full Health Care Flexible Spending Account (FSA)
<i>Waive coverage (assuming you don't have other medical coverage that qualifies as a High Deductible Health Plan (HDHP) according to federal rules)</i>	<ul style="list-style-type: none"> ■ Full Health Care Flexible Spending Account (FSA)

The Dependent Daycare Reimbursement Account is available to all salaried employees who work at least 20 hours/week.

Dependent Daycare vs. Dependent Health Care

It's easy to confuse the benefit savings accounts available for dependent *health care* with the account for dependent *daycare*.

- The HSA and Health Care FSAs are for health care expenses incurred by you and your dependents – for example, out-of-pocket costs you have to pay when you or your child visits the doctor or dentist.
- The Dependent Daycare Reimbursement Account is for paying providers to care for your child while you're at work.

Why Contribute to a Benefit Savings Account?

Benefit savings accounts help you save money on health care and dependent daycare expenses. They let you pay for these expenses on a pre-tax basis. For example, setting aside \$5,000 in a Dependent Daycare Reimbursement Account means you can spend the whole \$5,000 on daycare. If you do not elect a Dependent Daycare Reimbursement Account and, instead, pay your daycare expenses with after-tax money, taxes would be withheld and, depending on your tax bracket, \$5,000 in pay might be reduced to approximately \$3,500 after taxes are withheld. In this example, the account provides you with an extra \$1,500 to cover eligible expenses.

Here is a more detailed example of benefit savings account dollars in action:

- Diane is enrolled in the UVA Basic Health option with employee-only coverage.
- Diane wants to maximize her tax savings so she enrolls to contribute the maximum to her HSA for 2019, which is \$3,500.
- Diane knows she'll also need a vision exam and a year's supply of contact lenses for 2019, so she also elects to contribute \$500 to the Limited Health Care FSA.
- Here's how much Diane saves with her \$4,000 in combined contributions:

Without Accounts, Diane pays:	With Accounts, Diane saves:
25% in federal income tax	\$1,000
5% in state income tax	\$200
7.65% in Federal Insurance Contributions Act (FICA) tax	\$306
Total	\$1,506

This example is for educational purposes only. Your actual taxes and savings will depend on income, state and city tax rules and other factors. Please consult a tax, legal or financial advisor about your own personal situation.

How Much Should I Contribute?

Deciding how much to contribute to benefit savings accounts is a personal decision. Consider the following:

- **The annual maximum.** Each type of plan has a different cap on the amount you can contribute, based on your situation.
- **Your annual deductible.** If you're electing the UVA Basic Health option, you may want to set aside enough money in your HSA to meet your annual deductible.
 - Keep in mind that for some employee groups, UVA contributes \$1,000 for employee-only coverage and \$1,500 for other coverage levels which can help you pay expenses toward your deductible.
- **How much you expect to spend during the year.** It's important to understand and plan your health care and dependent daycare costs, especially if you plan to contribute to an FSA or the Dependent Daycare Reimbursement Account, because you'll forfeit what you don't use. For the HSA, the funds roll over from year to year but cannot be refunded from your account if you contribute more than the IRS allows.
- **Your future health care expenses.** If you choose the UVA Basic Health option, keep in mind that your HSA account balance will roll over from year to year. The money in your HSA is always yours to keep — even if you leave the company or retire. If you don't need to use your HSA funds now, consider saving for future health care expenses by contributing to your HSA to take advantage of income tax savings.

If you are a newly eligible employee opening an account mid-year, please note that you are electing an amount to be deducted for the rest of that calendar year, not the next 12 months. Your account will take effect on the 1st of the month after you enroll if you enroll within 30 days of becoming eligible.

Using Your Benefit Savings Accounts

Once your account is open, here's how the money goes in:

- Your total Health Care FSA contribution for the year is available in full after the first paycheck of the year.
- Your HSA and Dependent Daycare Reimbursement Account contributions for the year become available as funds are deposited, usually a few days after payday.

You have three choices when you have to pay an expense that's eligible for reimbursement from a benefit savings account:

- **Pay with Your Benefit Card** – Use this debit card to pay for eligible expenses at the time of purchase, or
- **Pay Online** – Submit claims online at www.chard-snyder.com, or
- **File a Claim** – Submit a claim by mail, fax, or email. Follow the instructions listed on the claim form which you can find at www.chard-snyder.com.

Always remember to keep receipts for your records, or you'll be required to return funds or pay additional taxes. Chard Snyder may contact you to substantiate claims. For the HSA, the IRS requires you to save receipts for at least 3 years in case of an audit. IRS can look back as far as they think is necessary if they suspect fraud.

Check Your Balance Anytime

Go to www.chard-snyder.com and log in. The first time you access the website, you'll need to register as a new user. Remember to save your information for next time!

Deadline for Filing FSA and Dependent Daycare Account Claims

The deadline to file claims for the Health Care FSAs and the Dependent Daycare Reimbursement Account is April 30 of the following calendar year. If you miss that deadline, even if you have eligible expenses, the funds in your account will be forfeited.

There is no filing deadline for the HSA because there is no "use it or lose it" rule for the HSA.

More About Your Benefit Card

If you open any benefit savings account, you'll receive a Benefit Card in the mail from Chard Snyder at your home address. It works like a prepaid debit card. You must activate the card by following the instructions.

You can use the Benefit Card at the time of purchase – for example, at your doctor's office, at the pharmacy, or at your daycare facility – to pay for eligible expenses. Benefit Cards are smart cards, meaning they will only work for allowable expenses. If you have more than one account, such as a Health Care FSA and a Dependent Daycare Reimbursement Account, the Benefit Card is usually smart enough to pull from the appropriate account.

If you have had an account managed by Chard Snyder previously while working at UVA, you will reuse the same card, even when changing your account type. Benefit Cards are reused from year to year.

It's always a good idea to confirm your transactions online at www.chard-snyder.com, and keep receipts for your records.

Make Sure Your Expenses Are Eligible

If you're not sure whether an expense is eligible for reimbursement from a benefit savings account, you can find the answer at www.chard-snyder.com. If you use the funds for ineligible expenses, you could be subject to taxes and penalties.

For More Information

If You Need...	Find Help Here:
<ul style="list-style-type: none"> ▪ To check your account balance and transactions ▪ Help with your Benefit Card ▪ Details about eligible expenses 	<p>www.chard-snyder.com The Chard Snyder mobile app (888) 302-9805</p>
<ul style="list-style-type: none"> ▪ More information about benefit savings accounts 	<p>The UVAHR website at https://hr.virginia.edu/, which features helpful videos and official plan documents</p>
<ul style="list-style-type: none"> ▪ Help choosing health care coverage 	<p>Ask ALEX at www.myalex.com/uva/2019</p>
<ul style="list-style-type: none"> ▪ Answers to questions about UVA benefits 	<p>AskHR@virginia.edu (434) 243-3344</p>

This Is a High-Level Summary

This guide provides a high-level summary of some features of the benefit savings accounts. The goal of the guide is to make you more aware of the accounts so you can decide which might be appropriate for you.

This guide doesn't contain all of the details and rules related to the accounts. For more details, see the summary plan descriptions and official plan documents for each account on the UVA HR website at <https://hr.virginia.edu/>. In case of any conflict between this guide and the official documents, the official documents will govern.