

Funds Withdrawal Information

Dependent Care Flexible Spending Account

Amount That Can Be Reimbursed to Participants

Unlike the Health Care FSA Program, the Day Care FSA Program reimburses you for a claim only to the extent of the balance in your Dependent Care Account. If the balance in your Dependent Care Account is insufficient to pay a claim in full, the remainder of the claim will be carried over and paid when the balance in your Dependent Care Account is sufficient. No reimbursement is available before the eligible Dependent Care expense is incurred.

If you terminate employment or otherwise cease to be a Plan Participant before the end of the Plan Year, you will be able to continue to pay for eligible Dependent Care expenses, to the extent of any amounts remaining in your Dependent Care Account, that are incurred from your date of termination or cessation of participation until the last day of the Plan Year. You cannot, however, carry over unpaid amounts to a subsequent Plan Year.

Health Care Flexible Spending Account

Forfeiture of Amounts Remaining at the End of the Plan Year or Termination of Participation

Because of code requirements, if you do not use the total amount in your Health Care Account for reimbursement of Eligible Health Care Expenses Incurred during a Plan Year, the amount remaining, less any Carry-Over Amount, at the end of the Plan Year will be forfeited and cannot be returned to you.

If you terminate employment or your participation in the Health Care FSA Program ends because you no longer satisfy the eligibility requirements, the amount in your Health Care FSA, including any Carry-Over Amount, will be forfeited, unless you elect to continue coverage in the Health Care FSA Program under COBRA or USERRA when applicable. You will have until the March 31st following the end of the Plan Year or 60 days following your termination of participation, whichever is sooner, to submit Eligible Health Care Expenses Incurred during the Plan Year or while you were a participant in the Health Care FSA Program, whichever applies.

The Plan Administrator will use forfeited amounts to pay the administration expenses of the Health Care FSA Program, or otherwise apply the forfeitures as permitted under applicable law.

For more detailed information regarding Flexible Spending Accounts, please see the DENSO Health and Welfare Plan Document on www.DENSOBenefits.com under the Plan Documents section. Please see your local HR if you need assistance logging in.