



# Your Health Savings Account (HSA) User Guide

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# Top 3 Features of Your Health Savings Account

## 1 A TAX-FREE WAY TO SAVE

You automatically receive a contribution to your account from Cummins based on your pay and your coverage level in the medical plan. But you can also fund your account through before-tax payroll deductions, which reduces the amount you pay in state\* and federal taxes. Your contributions are automatically taken out of your paycheck – you don't have to do anything.

*\*If you live in California or New Jersey, state income taxes will apply to your HSA contributions.*

## 2 A TAX-FREE WAY TO SPEND

Withdrawals from your HSA are tax-free when they're used for eligible health care expenses. So you're not taxed when you put money into your account, or when you take money out. The next time you need to pay for services, you know that you can pay for it with your HSA dollars – tax-free.

## 3 ONCE YOU HAVE IT, IT'S YOURS

You own the funds in your HSA – both your before-tax contributions and the contributions from Cummins. This means that any dollars in your account at the end of the year roll over for you to use the following year. And if you leave Cummins for any reason, you take your account dollars with you.

Because the account is portable, and because you do not forfeit funds at the end of each year, your HSA is an important savings vehicle for your long-term health care expenses.

## ELIGIBILITY

You can elect coverage for the following people under the HSA 3000 or HSA 1500 medical plan:

- Yourself, if you are a benefits-eligible employee
- Your eligible spouse/domestic partner
- Your eligible children, up to age 26

To learn about eligibility in more detail, review the HSA 3000 and HSA 1500 medical plan Summary Plan Descriptions (SPDs), available online at [mywellbeing.cummins.com](https://mywellbeing.cummins.com).

### *Opening Your Health Savings Account*

When you enroll in the HSA 3000 or HSA 1500 medical plan, you may be eligible to open a Health Savings Account (HSA) through HealthEquity, our HSA administrator. That's because both HSA medical plans meet the federal government's legal definition of a "high deductible health plan."

**By law, you cannot contribute to a Health Savings Account if you have any medical coverage other than under a high deductible health plan.**

This means that you **cannot** contribute to an HSA if:

- **You** enroll in a medical plan sponsored by your spouse's/domestic partner's employer that is not a high deductible health plan, even if you also enroll in the Cummins-sponsored HSA medical plan

- **You** or your spouse/domestic partner contributes to a health care flexible spending account, such as our Health Care FSA, that provides tax-free reimbursement of eligible health care expenses
- **You** are enrolled in Medicare or TRICARE
- **You** have received non-preventive medical care from the VA in the last three months that wasn't related to a service connected disability

### **NOT ELIGIBLE TO CONTRIBUTE TO AN HSA?**

It's important to keep in mind that the HSA medical plan and the Health Savings Account itself are two parts that work together. One is an employer-sponsored medical plan. The other is an employee health care savings account. If you enroll in one of the Health Savings Account medical plans but are NOT eligible to contribute to the Health Savings Account, you will be automatically enrolled in a Health Reimbursement Account, or HRA. This account is funded by Cummins at the same level as the HSA, but is owned by Cummins – not you – and you cannot contribute to the account. Contact the CBS Benefits Contact Center for more information about the HRA and how it works.

### **About Flexible Spending Accounts**

Health savings accounts and flexible spending accounts offer similar tax advantages. So, if you plan to enroll in an HSA for 2021, you are not eligible to participate in the Cummins Health Care Flexible Spending Account.

Similarly, if you want to make HSA contributions for you and your spouse, be sure your spouse does not enroll in his or her employer's health care flexible spending account.

You may enroll in a dependent care flexible spending account, such as the Cummins Dependent Care FSA, no matter which medical plan you elect. That's because a Dependent Care FSA is for reimbursement of child or adult day care expenses, not reimbursement of health care expenses.

# How the HSA 3000 and HSA 1500 Medical Plan Options Work

Here's a look at key features of the HSA 3000 and HSA 1500 medical plans:

## HSA 3000

### Plan Pays 100%

- \$11,000 Family\*
- \$5,000 Individual\*

### Coinsurance

### Annual Deductible

- \$6,000 Family
- \$3,000 Individual

### Preventive Care

### Lower Annual Payroll Contributions

**Annual Out-of-Pocket Maximum:** Limits the amount you pay for medical care each year. If you reach this maximum, the plan pays 100% of eligible expenses for the rest of the year. The calculation of the out-of-pocket maximum works differently between the HSA 3000 and HSA 1500 medical plans when you cover yourself and other family members.

*\*Your out-of-pocket maximum is reduced if your base salary is less than \$60,000.*

**Coinsurance:** The percentage the plan and you each pay for eligible services after you've met the deductible. For most eligible in-network services, both HSA medical plans pay 80% and you pay 20%. Out-of-network, you're still covered, but the plan's coinsurance is lower. The plan pays 50% of reasonable and customary (R&C) charges for covered services, and you pay the rest.

**Annual Deductible:** Before the plan starts paying benefits, you must pay the annual deductible, which applies to both medical and most prescription drug expenses. Under the HSA medical plans, there is no separate deductible for prescription drugs. An important difference between the HSA 3000 and the HSA 1500 is the calculation of the annual deductible when you cover yourself and other family members.

**Preventive Care:** For you and each family member you cover, Cummins pays 100% for in-network preventive care services. You don't need to meet the annual deductible first.

**Annual Payroll Contributions:** This is the amount you pay on a before-tax basis for coverage under the medical plan.

## HSA 1500

### Plan Pays 100%

- \$9,000 All other coverage levels\*
- \$4,500 Employee Only coverage\*

### Coinsurance

### Annual Deductible

- \$3,000 All other coverage levels
- \$1,500 Employee Only coverage

### Preventive Care

### Lower Annual Payroll Contributions

The following table shows the in-network and out-of-network benefits of both the HSA 3000 and the HSA 1500 medical plans:

Plan Features	The HSA 3000		The HSA 1500	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care	100%	Not available	100%	Not available
Annual Deductible	Individual: \$3,000	Individual: \$6,000	Employee Only: \$1,500	Employee Only: \$3,000
	Family: \$6,000	Family: \$12,000	All other Coverage: \$3,000	All other Coverage: \$6,000
Coinsurance (What the plan pays for most covered services)	80% after annual deductible	50% of R&C after annual deductible	80% after annual deductible	50% of R&C after annual deductible
Annual Out-of-Pocket Maximum (Includes annual deductible and coinsurance)				
≤ \$40,000	Individual: \$3,500	Individual: \$7,000	Individual: \$2,000	Individual: \$4,000
	Family: \$7,000	Family: \$14,000	Family: \$4,000	Family: \$8,000
\$40,001 - \$50,000	Individual: \$4,000	Individual: \$8,000	Individual: \$2,500	Individual: \$5,000
	Family: \$8,000	Family: \$16,000	Family: \$5,000	Family: \$10,000
\$50,001 - \$60,000	Individual: \$4,500	Individual: \$9,000	Individual: \$3,500	Individual: \$7,000
	Family: \$9,000	Family: \$18,000	Family: \$7,000	Family: \$14,000
\$60,001 +	Individual: \$5,500	Individual: \$11,000	Individual: \$4,500	Individual: \$9,000
	Family: \$11,000*	Family: \$22,000	Family: \$9,000**	Family: \$18,000

\* There is a key difference between the HSA 3000 and HSA 1500 plan if you have family coverage. In the HSA 3000, the maximum out-of-pocket expense is \$11,000, with no one family member exceeding the individual maximum of \$5,500. Once a person has reached \$5,500, the plan pays 100% of that person's expenses for the remainder of the year.

\*\* In the HSA 1500, the \$9,000 out-of-pocket is capped at \$6,900 per individual.

## Prescription Drug Benefits

Benefits for prescription drugs work differently under the HSA medical plans than what you may be used to. The biggest differences are:

### 1. There is no separate “prescription drug deductible” —

The HSA medical plans are high deductible health plans, so prescription drug benefits, by law, are subject to the same annual deductible that applies to other covered services.

### 2. Prescription drug expenses count toward your annual out-of-pocket maximum —

Just like any other covered expense, your out-of-pocket expenses for prescription drugs count toward the maximum that limits your total costs. If you reach the out-of-pocket maximum, the plan pays 100% of all eligible medical and prescription drug expenses for the rest of the year.

### 3. The plan pays preventive drug benefits without requiring you to first meet the annual deductible.

See page 6 for details.

Express Scripts is our prescription drug benefits administrator. Express Scripts' national network of retail pharmacies is one of the broadest available. Major chains participate, as well as many local pharmacies. Major chain pharmacies include: CVS, Walgreens, Rite Aid, Walmart, Kroger, Target, Safeway, SuperValu, Ahold, and Kmart. To verify whether your pharmacy is part of the Express Scripts network, visit [mywellbeing.cummins.com](http://mywellbeing.cummins.com).

### 34-Day Supply at a Participating Retail Pharmacy

You pay the full cost of your prescription drugs until you satisfy the medical plan's annual deductible.

Once you meet the annual deductible, the plan pays a percentage of the total cost of your prescription and you pay a percentage as well. The percentage you pay depends on whether your prescription is a generic drug, a brand-name drug on the formulary, or a brand-name drug not on the formulary. The plan provides a greater benefit for generic drugs and brand-name drugs on the formulary.

For This Kind of Drug...	You Pay*...	The Plan Pays...	For Up To...
Generic	<b>\$8 copay</b>	<b>100% after \$8 copay</b>	<b>34-day supply</b>
Brand name <b>on</b> the formulary	<b>20%</b> (\$30 min; \$150 max)	<b>80% coinsurance</b>	
Brand name <b>not on</b> the formulary	<b>50%</b> (\$65 min; \$180 max)	<b>50% coinsurance</b>	

*\*If the actual cost of the prescription is less than the copay or minimum dollar amount, you pay the actual cost.*

**Formulary** — A list of medications with a proven track record for effectiveness in terms of outcomes and cost.

### 90-Day Supply at CVS, Walgreens, or From Express Scripts Home Delivery

The plan also provides benefits for a 90-day supply of maintenance drugs from a CVS or Walgreens retail pharmacy, or through mail-order from Express Scripts. Maintenance drugs are those you take on a regular basis to treat an ongoing condition.

You pay the full cost of your prescription drugs until you satisfy the medical plan's annual deductible. Once you meet the annual deductible, you have a copay (a flat-dollar amount) and then the plan pays the rest.

Your copay depends on the type of drug you receive: a generic drug, a brand-name drug on the formulary, or a brand-name drug not on the formulary. The plan provides a greater benefit for generic drugs and brand-name drugs on the formulary.

For This Kind of Drug...	You Pay*...	The Plan Pays...	For Up To...
Generic	<b>\$20</b>	<b>The rest of the cost</b>	<b>90-day supply</b>
Brand name <b>on</b> the formulary	<b>\$75</b>		
Brand name <b>not on</b> the formulary	<b>\$180</b>		

*\*If the actual cost of the prescription is less than the copay, you pay the actual cost.*

The Specialty Pharmacy Program is for those who use specialty medication to treat a chronic illness, such as multiple sclerosis or rheumatoid arthritis. To learn more about the Accredo Specialty Pharmacy Program, call Express Scripts at 1.866.544.6968.

You pay the full cost of your prescription drugs until you satisfy the medical plan's annual deductible. Once you meet the annual deductible, you have a \$60 copay (a flat-dollar amount) for up to a 30-day supply and then the plan pays the rest.

### **Preventive Prescription Drugs**

Under both HSA medical plans, there is no separate deductible for prescription drugs. Generally, after you meet the medical plan's annual deductible, the plan begins to pay benefits for prescription drugs.

For certain prescription drugs that are considered preventive, the plan pays benefits without requiring you to first meet the annual deductible. You pay your coinsurance (or copay, for mail-order), and the plan pays its share — whether or not you have met the annual deductible.

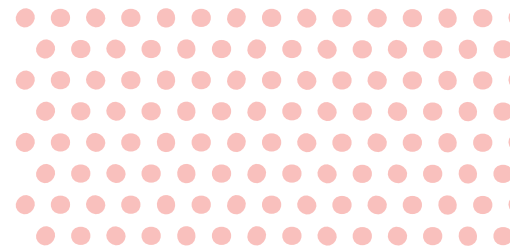
These classes of drugs are considered preventive under the HSA medical plans:

- Asthma medication
- Anti-clotting medication
- Diabetes medication and supplies
- Blood pressure medication
- Osteoporosis medication
- Medication to prevent breast cancer
- Lipid/cholesterol-lowering medications
- Prenatal supplements
- Anti-malaria medication
- Hormone replacement therapy (female)
- Weight loss

These medications are available at a \$0 cost share. Certain age restrictions apply.

- Smoking cessation (18 yrs and older)
- Vaccines
- Birth Control medication and devices
- Colonoscopy Prep (age 50-75)
- Breast cancer prevention (women age 35 and over)
- Vitamin D (65 years and older)
- Folic Acid (women age 0-50)
- OTC Niacin
- Generic OTC Aspirin 81 mg or 325 mg (men age 45-79) or women (55-79)

This is a representative sample, but not a full list. For a complete drug list, log on to **mywellbeing.cummins.com**.



## **NEED HELP OR HAVE A QUESTION?**

Health Pro is your one number to call for all your health and wellbeing needs. You can reach Health Pro\* at **1.866.251.1779** Monday – Friday, 8 a.m. – 11 p.m. ET\* or through the **Engage Wellbeing app**.

\*Health Pro is available to all employees and family members enrolled in a Cummins active U.S. health plan.



# How the Health Savings Account Works

When you enroll in either the HSA 3000 or HSA 1500 medical plan, you can establish a Health Savings Account. The Health Savings Account allows you to set aside before-tax dollars and use them to pay for eligible health care expenses — now and in the future. You can use the account to pay for medical, dental, prescription drug, over-the-counter medication if prescribed by a doctor (see page 8) and vision expenses. Both you and Cummins make contributions, but it's your account. The HSA provides interest, and after you have \$1,000 in your account, you can choose to open an investment account and invest in a range of funds.

## With your HSA, you get tax savings in three ways:

1. Before-tax payroll contributions
2. Tax-free account earnings (whether through interest earnings or investment earnings)
3. No tax when you spend your HSA dollars on eligible health care expenses at any time

## Better yet, Cummins also will contribute to your HSA.

- ***If your annual base salary is \$40,000 or less:***
  - \$1,000 for Employee Only coverage under either the HSA 3000 or HSA 1500 medical plan
  - \$2,000 for all other coverage levels
- ***If your annual base salary is more than \$40,000:***
  - \$500 for Employee Only coverage under either the HSA 3000 or HSA 1500 medical plan
  - \$1,000 for all other coverage levels

## Contributing to Your HSA

You can make several types of contributions to your HSA. The following table shows the types of contributions:

Type of Contribution	Amount and Timing	Things to Keep in Mind
<b>Annual contribution limit of up to \$3,600 (individual coverage) or \$7,200 (family coverage) permitted in the following types of contributions</b>		
<b>Cummins HSA contribution</b>	<p><b>Amount:</b> Subject to annual contribution limit.</p> <ul style="list-style-type: none"> <li>• <b><i>If your annual base salary is \$40,000 or less, including average commissions:</i></b> <ul style="list-style-type: none"> <li>• \$1,000 for employee only coverage under either the HSA 3000 or HSA 1500 medical plan</li> <li>• \$2,000 for all other coverage levels</li> </ul> </li> <li>• <b><i>If your annual base salary is more than \$40,000:</i></b> <ul style="list-style-type: none"> <li>• \$500 for employee only coverage under either the HSA 3000 or HSA 1500 medical plan</li> <li>• \$1,000 for all other coverage levels</li> </ul> </li> </ul>	<p>The Cummins HSA contribution will be made to your account in early January.</p> <p>Enrollment after January 1, 2021: The contribution will be made within 30 days of your enrollment and will be prorated based on the month that you enroll.</p>

Type of Contribution	Amount and Timing	Things to Keep in Mind
<b>Before-tax payroll contributions</b>	<p><b>Amount:</b> Subject to annual contribution limit. During the year, your account can receive up to \$3,600 (individual coverage) or \$7,200 (family coverage) in a combination of Cummins HSA contributions, your before-tax payroll contributions and your after-tax lump sum contributions.</p> <p><b>Timing:</b> You elect your before-tax contribution amount during the Enrollment Period or as a new hire, within 31 days of hire date, in OneSource Employee Self Service.</p>	<p>To change your contribution during the year, use the HSA Contribution Change Request Form. You can download that form from <a href="http://mywellbeing.cummins.com">mywellbeing.cummins.com</a>.</p> <p><b>NOTE:</b> HSA contribution changes after mid-November will be limited for the remainder of the plan year due to payroll administration.</p>
<b>After-tax “lump sum” contributions you make directly to HealthEquity</b>	<p><b>Amount:</b> Subject to annual contribution limit.</p> <p><b>Timing:</b> You can make after-tax lump sum contributions at any time. You can utilize the online banking features at HealthEquity to transfer funds from your personal account into your HSA account or through <a href="http://healthequity.com">healthequity.com</a>.</p>	<p>After-tax contributions are made directly to HealthEquity. To get the tax savings, you will need to take a deduction on your tax return.</p>
<b>Catch-up contributions</b>	<p><b>Amount:</b> up to \$1,000.</p> <p><b>Timing:</b> You can elect as part of the before-tax contribution election in OneSource.</p>	<p>Available if you or your spouse is age 55 or older or will be age 55 by December 31 of this tax year.</p> <p>Your spouse will need to open his or her own HSA in order to make the catch-up contribution for himself or herself.</p> <p><b>Reminder:</b> To make any contributions to an HSA, you cannot be enrolled in Medicare or any other medical plan except for a high deductible health plan.</p>

*Note: If you have High Deductible Health Plan (HDHP) coverage as of December 1, you are allowed to make the full, non-prorated contribution for the year. However, if you cease to remain an eligible individual throughout the next full year, the extra amount contributed should be included as income and subject to an additional excise tax.*

### Changing Your Before-Tax Payroll Contribution During the Year

When you enroll, you can elect your before-tax contribution amount in OneSource Employee Self Service.

If you want to change that amount during the year, just follow these steps:

1. Log on to [mywellbeing.cummins.com](http://mywellbeing.cummins.com)
2. In the forms section, download the HSA Contribution Change Request Form or go paperless and choose the eSignature form version.
3. Fax or e-mail the completed form to the CBS Life Events (the information is on the form)  
*You can start, stop, increase or decrease your contribution election at any time.*

## HSA WELCOME KIT

If you are eligible for an HSA, an account will be opened for you automatically shortly after you enroll in either the HSA 3000 or the HSA 1500 medical plan. Once an account is opened for you, an HSA Welcome Kit from HealthEquity will be mailed to you.





## USING YOUR HSA DOLLARS

After your initial enrollment, HealthEquity will mail you one debit card. Additional cards can be ordered for family members at no charge.

### Eligible Expenses

You can use your HSA dollars to pay for eligible health care expenses, such as:

- Your annual deductible costs
- Your coinsurance or copays for eligible medical, prescription drug, dental and vision expenses
- Over-the-counter medications like aspirin, cough syrup and allergy pills
- Certain feminine hygiene products
- Medical services and supplies that are not covered under the plan

Your HSA can be used for you and any tax-qualified dependent — even if you are not covering that dependent under either the HSA 3000 or HSA 1500 medical plan.

Generally this **excludes**:

- Non-tax qualified domestic partners
- Children over the age of 18 if not a student
- Children over the age of 23

*For a complete list of eligible expenses, refer to IRS Publication 502, available online at [irs.gov](https://www.irs.gov).*

**About domestic partners:** If you have a tax-qualified domestic partner, you can spend your HSA money for his or her expenses. If your partner is not a tax-qualified domestic partner, but is covered under your medical plan, your domestic partner is eligible to establish his or her own HSA with any bank and make the full annual family maximum contribution.

### How To Pay For Eligible Expenses

You can use your HSA in one of two ways to get your money out of your account to pay for eligible health care expenses:

- **Direct Pay HSA:** You can create a one-time or recurring payments online 24 hours a day, 7 days a week on the HealthEquity website or via the app.
- **Debit card:** You can use your HSA debit card just like a credit card to pay for an eligible health care expense. To pay for expenses associated with a doctor's office visit, you can indicate your debit card number on the bill you receive from the doctor to have any balance due paid from your HSA.

**Keep your receipts:** When using your HSA to pay for eligible health care expenses, be sure to keep your receipts to verify eligibility and accuracy of payment/reimbursement.

**There are no forms to file.** You should keep your receipts in the event of an audit by the IRS so you can prove that you used the HSA money for eligible health care expenses.

### You Can Use Your HSA Debit Card...

**Pay your doctor directly for eligible health care expenses**

OR

**Reimburse yourself** for eligible health care expenses that you've already paid out of your pocket, by:

- Transferring funds from your HSA directly to your personal account using Direct Pay HSA, or
- Using your HSA debit card at an ATM (you must pay a fee for any ATM transaction)

The following table includes tips on how the payment process varies by provider.

Paying Your Health Care Provider	
Benefit Type	When You Pay the Bill
Medical	<p>Pay the doctor's or hospital's bill <b>after</b> the claim has been filed and you have received the Anthem Claim Recap.</p> <p>Do not use HSA dollars at the time of service. By waiting until after Anthem has processed the claim, you will be sure your bill reflects any negotiated (lower) rates.</p> <p>If the provider wants payment before the claim is filed, use after-tax dollars and reimburse yourself later when the Claim Recap arrives.</p>
Prescription	<p><b>Retail:</b> Pay the pharmacy at the time of service with the debit card (for drugs, the negotiated rates are already on file with participating pharmacies).</p> <p><b>Mail-Order:</b> Include the debit card number on your order form and have the funds deducted from your HSA.</p> <p><b>Specialty:</b> Include the debit card number on your order form and have the funds deducted from your HSA.</p>
Dental	Pay the dentist's bill after the claim has been filed with Delta Dental and you have received an Explanation of Benefits (EOB) from Delta Dental.
Vision	Pay the vision provider at the time of service or pay with after-tax dollars and reimburse yourself.
Over-the-Counter Medication	Pay with the debit card. If the expense is commingled with other non-eligible expenses such as groceries, then pay with after-tax dollars such as cash or a credit card, and reimburse yourself later out of the HSA.

### Invest your HSA

After your HSA balance reaches \$1,000, you can start investing your HSA savings in mutual funds. Your minimum investment can be as little as \$1. Your account can be set up to transfer your HSA dollars automatically into, out of or within a selection of mutual funds as you specify. And you can add additional investments online. There is an investment fee to participate in an investment account.

**To learn more about your investment options through HealthEquity, visit <https://learn.healthequity.com/cummins/hsa/advisor>**

## Remember

- Check your balance. Be sure to have a sufficient balance in your account before using the debit card so you can avoid fees for insufficient funds.
- No deadline for reimbursement. If you don't have enough money in your account to cover an expense, you can pay with after-tax dollars. Then you can reimburse yourself at a future date when you have more money in your HSA.
- The account is yours. Even if you leave Cummins or change to a different medical plan, the money is still yours to spend on eligible expenses. Although you must be enrolled in a high deductible health plan such as the HSA 3000 or HSA 1500 to contribute to an account, you are allowed to spend the money on health care expenses no matter what type of medical plan you choose.

## THE HSA AND TAXES

An HSA is an account that offers tax advantages. It's important for you to be aware of the tax implications associated with your HSA. Cummins is not a tax advisor and cannot provide tax advice, but wants to be sure you are aware of the following key points:

- **Using the HSA to pay for non-health care expenses:** If you use your HSA dollars to pay for non-health care expenses, those dollars will be taxed as regular income and may be subject to an additional 20% penalty. The HSA is intended solely to pay for qualified medical, prescription drug, over-the-counter medication (with a doctor's prescription), dental or vision expenses.
- **Contributing too much to your HSA:** If the contributions to your HSA exceed the federal limits, any excess contributions may be taxable, includable in gross income and subject to additional excise tax.
- **Filing your taxes:** For tax filing purposes, "employee contributions" do not include the amounts you contribute to the HSA through before-tax payroll deductions. These automatically are reported, along with Cummins contributions, on the Form W-2 you receive after the end of the calendar year.

If you live in California or New Jersey, state income taxes will apply to your HSA contributions, although federal income taxes will not. Please review your state's income tax filing documentation for specifics.

If you have an Individual Retirement Account (IRA), you may roll over IRA funds to an HSA without a tax penalty. However, the transfer amount cannot exceed your maximum HSA contribution limit.

It is your responsibility to use your HSA funds for eligible expenses and to report distributions when filing your taxes. For more information, refer to IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans, available online at [irs.gov](https://www.irs.gov), or contact your personal financial advisor.

### About This Brochure

This brochure contains only highlights of the HSA 3000 and HSA 1500 medical plans and the Health Savings Account. Cummins benefit programs are governed by legal plan documents. Although every effort has been made to ensure the accuracy of the information in this guide, Cummins does not guarantee its accuracy. This guide does not represent a binding promise to you or create any right to benefits, and in the event of any differences between the guide and the benefits contemplated by the plan terms, the plan terms will govern. Also note that the Health Savings Account feature is not an ERISA plan. It is a separate account managed by HealthEquity.

For more detailed information about the HSA 3000 and HSA 1500 or any of the topics discussed in this brochure, call the CBS Benefits Contact Center at [cbs.lifeevents@cummins.com](mailto:cbs.lifeevents@cummins.com) or by calling 1.877.377.4357 Monday through Friday, 8 a.m. to 6 p.m. ET or review your Summary Plan Description (SPD) or your Summary of Benefits and Coverage (SBC). SPDs and SBCs are available on the [mywellbeing.cummins.com](https://mywellbeing.cummins.com) website.

## NEED HELP OR HAVE A QUESTION?

Health Pro is your one number to call for all your health and wellbeing needs. You can reach Health Pro\* at **1.866.251.1779** Monday – Friday, 8 a.m. – 11 p.m. ET\* or through the **Engage Wellbeing app**.

\*Health Pro is available to all employees and family members enrolled in a Cummins active U.S. health plan.



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October 2020 | CPAC

