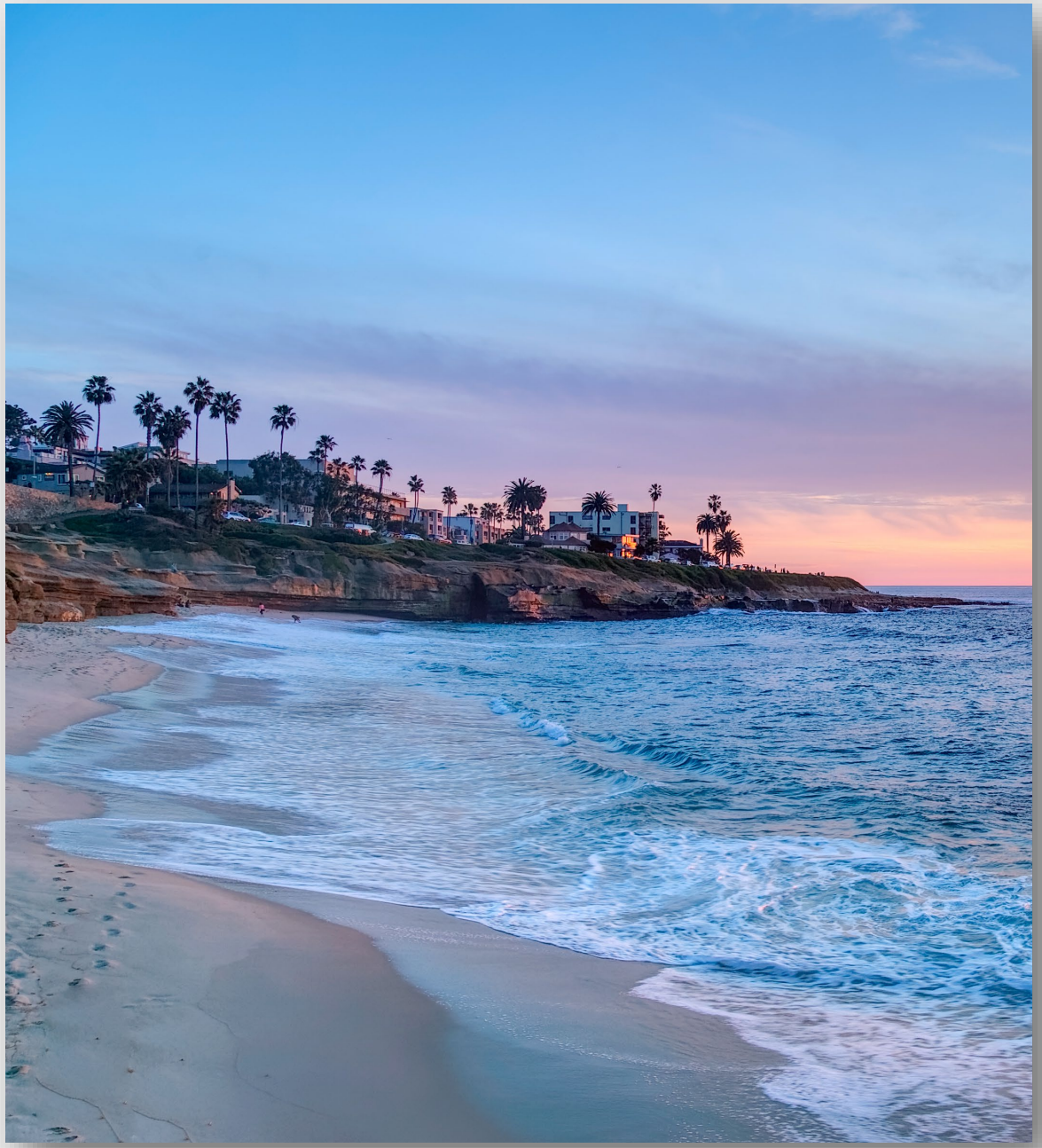


ACADIA

2027 HSA Quick Start Guide

How to Maximize Your Health Savings Account

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The information contained in this guide is intended to be a high-level overview of the program. You should review plan documents for full details. This communication is neither an offer of medical plan or financial advice. All terms and conditions of plans or programs are subject to applicable laws, regulations and policies. In the case of a discrepancy between the information contained in this communication and Acadia's plan documents, the plan documents will always govern. Acadia Pharmaceuticals reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

Highlights of the Choice Fund HDHP with HSA Plan

Choice Fund HDHP with HSA Medical Plan

To be eligible for an HSA and receive HSA funding from Acadia, you must enroll in the Choice Fund High-Deductible Health Plan (HDHP) with HSA. This plan is designed to provide you with the healthcare services you need, while saving you money. As a savvy consumer, you can keep more money in your personal and HSA accounts by understanding the plan and where to go for care. **Click here** to visit the HSA Page of our benefits site where you'll find resources to help you make informed decisions to save you money.



Plan Highlights

- The Choice Fund High-Deductible HDHP with HSA Medical Plan offers significant financial and healthcare benefits, especially for those who are generally healthy and/or those who want more control over their healthcare spending. By pairing a High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA), this powerful plan provides you with the ability to tap into tax advantages, lower premiums and a long-term savings tool for eligible healthcare expenses.
- The Choice Fund High-Deductible HDHP with HSA Medical Plan offers access to the same providers and facilities as the Open Access Plus PPO plan but has lower monthly premiums and higher annual deductibles and out-of-pocket maximums.
- Additionally, there are multiple financial advantages that you can leverage with an HSA as noted on Page 4 of this guide.
- In-network preventive services, such as annual exams, well-baby visits, immunizations, and screenings are covered at ***no cost*** to you. There is ***$0 copay*** for **MD Live telehealth services**.
- **It's important that you understand that the annual deductible must be met before any co-insurance or prescription co-pays apply, except for MD Live telehealth and qualified preventive care services.**

What is an HSA and How Can I Leverage it to My Advantage?

What is an HSA?

If you enroll in the Choice Fund High-Deductible Health Plan (HDHP) with HSA, you are eligible to participate in a Health Savings Account (HSA). An HSA is a tax-advantaged account that helps you save for current and future qualified healthcare expenses for you and/or your eligible dependents. Examples of qualified expenses are healthcare provider and hospital visits, plan deductibles, co-insurance, dental care, vision care, and prescriptions.

What are the Advantages of an HSA?

- Contributions to an HSA can be made through pre-tax payroll deductions, reducing your taxable income.
- Each pay period, Acadia contributes a generous amount to your HSA to help offset healthcare costs and deductibles.
- Having an HSA allows you to leverage ***triple tax savings***. All HSA contributions, account earnings, and qualified withdrawals are excluded from income tax, Social Security, and Medicare taxes*.
- You can change or stop contributions to your HSA year-round. Changes become effective the first of the month following submission in Workday.
- Unlike an FSA, there is NO "use-it-or lose-it policy. HSA balances roll over from year-to-year, allowing you to accumulate substantial tax-free savings for future medical needs, including those in retirement.
- You own your HSA account. ***Your HSA funds are yours to keep, even if you change companies or retire.***
- If you have a balance of $1,000 or more, your HSA funds can be invested for potential tax-free growth.

*State Taxes apply to CA & NJ residents



HSA Eligibility and Responsibilities



To be eligible for an HSA through Acadia, you:

Must be enrolled in Acadia's Cigna Choice Fund High-Deductible Health Plan (HDHP) with HSA

Must have a valid Social Security number

Cannot be covered under any other health plan that is not a qualified HDHP

Cannot be claimed as a dependent on anyone's tax return, except your spouse's

Cannot be enrolled in Medicare

Cannot receive Tricare health benefits

Cannot be a recipient of VA benefits within the 3 months prior to enrollment in an HSA plan

Your HSA Responsibilities:

Understand and comply with ***all*** IRS regulations related to HSAs, including your eligibility to participate in an HSA, as well as contribution limits. ***Both Acadia and your contributions apply toward the IRS limits*.**

Calculate your paycheck contribution elections carefully. Acadia HSA funding will be reduced/ceased, if needed, to avoid exceeding annual IRS limits. No retroactive restoration of company funding will be made.

Read IRS Publication 969 to understand HSA rules and regulations.

Consult with your tax advisor.

HSA Bank Responsibilities:

HSA Bank will prepare and send tax forms 5498-SA (HSA contributions) and 1099-SA (HSA distributions) for your annual IRS tax filing.

HSA Contributions – Start Building Your Nest Egg Today!



HSAs differ from FSAs (annual pre-tax "use-it-or-lose-it" accounts) as HSAs are intended to be longer-term savings accounts to save pre-tax dollars to be used for eligible current and future healthcare expenses. Since balances in HSAs roll over from year-to-year, you can start saving now, not only for expenses today, but for your future needs as healthcare needs and expenses typically increase as we age.

Acadia HSA Funding

To kick-start your HSA savings, beginning the month following enrollment in the Cigna Choice Fund HDHP with HSA plan, Acadia provides plan participants with generous HSA contributions of $87.50 for employee only coverage or $122.00 for family coverage each pay period. Participants must be employed with Acadia at the time of funding to be eligible to receive Company contributions. Acadia HSA funding is prorated for mid-year plan enrollees. Company funding will be reduce/ceased, if needed, to avoid exceeding the annual IRS limit. No retroactive restoration of Acadia funding will be made. COBRA enrollees are **not** eligible for Acadia contributions.

Your HSA Contributions

Plan participants can make pre-tax contributions to their HSA via payroll deductions. New employees enrolling in the plan can begin HSA contributions the month following their start date. Participants are **not** required to contribute from their paychecks in order to receive Company funding. Mid-year enrollees are responsible for understanding the "Last Month Rule" found in **IRS Publication 969** and should adjust their maximum contribution accordingly.

HSA Contributions for Mid-Year Qualifying Life Events

Should you experience and submit changes in Workday related to a qualifying life event (QLE), such as the birth or adoption of a child, marriage, or divorce, that changes your IRS coverage status from Individual to Family or vice versa, all related contribution changes, including the amount of Company funding, will be updated accordingly effective the next pay period following the event date. No proration of Company funding will be made for the period between the QLE date and the subsequent funding date.

How Much Can I Contribute in 2027?

Acadia supports the financial well-being of participants enrolled in the Choice Fund High-Deductible Health Plan (HDHP) with HSA by making generous HSA contributions each pay period. **Click here** to review the 2027 HSA Company Funding Schedule. Participants of the plan must be actively employed with Acadia to be eligible for Company funding.

IMPORTANT: Your contributions and employer contributions to your HSA *collectively* count toward IRS limits

Both employee and Acadia HSA contribution amounts count toward the annual IRS limit so it's important that you ensure you do not elect paycheck contributions greater than the difference between the annual IRS limit and the annual amount of Acadia funding you are eligible to receive, otherwise Acadia funding will be reduced to not exceed IRS limits. No retroactive restoration of company funding will be made.

Additionally, if applicable, you should take into account any contributions you and/or a previous employer made to your HSA in 2027 when calculating your 2027 Acadia HSA contribution amount.

Coverage Level	2027 IRS HSA Maximum	2027 Acadia Per-Pay Period Contribution	2027 Acadia Annual HSA Contribution	2027 Maximum Amount You Can Contribute
Employee Only Coverage	$4,500	$87.50	$2,100*	$2,400
Family Coverage	$9,000	$122.00	$2928*	$6,072
Employee Only Coverage (Age 55+)	$5,500	$87.50	$2,100*	$3,400
Family Coverage (Age 55+)	$10,000	$122.00	$2928*	$7,072

**NOTE: Mid-year entrants to the plan will receive pro-rated Company funding beginning the month following hire date. To be eligible to receive Company funding, participants must be actively employed on the funding distribution date.*



How Can I Use My HSA Funds?

You can use your HSA funds to pay for eligible health care expenses with ***tax-free dollars***. Examples of eligible expenses are doctor and medical facility visits, dental care (basic and major services), vision care (exams, glasses, and/or contacts), and prescriptions.

Click here to review IRS Publication 502 and **here** to visit the HSA Store for additional details on eligible expenses.



HSA Payment Options for Qualified Expenses

Below are several ways you can use your HSA funds to pay for eligible expenses. It is important that you keep copies of all receipts related to use of your HSA funds with your annual tax documents to validate the eligibility of the expenses in the event of an IRS audit.

Debit Card: Pay for expenses using your HSA Bank debit card. You can also use the card to get cash at ATMs to reimburse yourself for qualified out-of-pocket expenses.

Online Bill Pay: Pay for qualified expenses via HSA Bank's online banking, conveniently accessible by logging into your myCigna.com account.

Checks: You have the option to purchase checks for your HSA account from HSA Bank.

Medical Claim Autopay: You can elect to have Cigna automatically pay for qualified medical claims from your HSA account. Autopay is not available for pharmacy expenses. If you prefer to manage how and when you claims are paid, you should not enroll in autopay. You can enroll or disenroll in the autopay option at any time during the year .

Important Reminder

If you are under age 65, and use your HSA funds for ineligible expenses, the distribution will be taxable and subject to a 20% penalty. Funds can be withdrawn for any purpose after age 65, however, amounts withdrawn for ineligible expenses will be taxable as ordinary income.

HSA Investment Options

Once your HSA balance reaches a minimum of $1,000, you have the option to invest your funds to potentially grow your account balance **tax-free**! You can review and manage your HSA account and investments online at your convenience, 24/7 by logging into your HSA account via the **myCigna.com** website.

HSA Bank Investment Options

- Stocks, bonds, and mutual funds (trading fees may apply)
- Option to allocate investments in a single or multiple funds
- Online trading (trading fees may apply)

Important to Note

Your invested funds cannot be used to pay for eligible health care expenses. If your HSA account does not have sufficient funds to cover the cost of the eligible health care expense, you must transfer funds from your HSA investment account into your HSA Bank account in order to pay for health care expense.



Frequently Asked Questions



Can I receive Acadia HSA funding if I enroll in *any* Acadia medical plan?

- Only active enrollees in the Cigna Choice Fund HDHP with HSA plan are eligible to receive Acadia HSA funding. COBRA enrollees in the HSA plan are **not** eligible for Acadia HSA funding.

Where can I find information about HSA rules and eligible expenses?

- You'll find detailed information about rules related to HSA account by reviewing IRS Publication 969. For details about HSA eligible expenses please review IRS Publication 502 and/or visit the HSAStore.

Can I pay for my family members' health care expenses using my HSA?

- You can pay for eligible health expenses for yourself, spouse, and eligible dependents, even if they are not covered under Acadia's medical plan.

  NOTE: Eligible expenses must be incurred ***after*** your HSA account is opened.

Can I have an HSA and a Health Care FSA?

- You are **not** eligible to have a Health Care FSA if you are enrolled in a HDHP medical plan with HSA. However, you are eligible to have a Limited Purpose FSA for reimbursement of qualified dental and vision expenses only. If you suffice the annual IRS embedded medical deductible of $3,500 in 2027, you may convert your Limited Purpose FSA to a "Full FSA". Click here for more information about converting a Limited Purpose FSA to a Full FSA.

Can I change my HSA contribution election?

- Yes—you may change your HSA contribution election anytime during the year. Changes are effective the first of the month following submission of the change in Workday.

What happens to my HSA account if I switch to another plan or leave Acadia?

- If you are no longer enrolled in the Cigna Choice Fund HDHP with HSA plan, you are not eligible to continue contributions toward your HSA account, nor are you eligible to receive Acadia HSA funding. However, you may continue to use the funds in your HSA to pay for eligible expenses. If you leave Acadia, the account and balance transition with you and are yours to keep!

Additional Resources



Acadia Benefits Website - HSA Page

Visit the HSA page of Acadia's benefits site for access to information and helpful videos to help you learn more about HSA plans and rules so you can make informed decisions when making your medical plan election.

Cigna OneGuide

For assistance with questions about the Choice Fund HDHP with HSA plan, you can contact Cigna's OneGuide service. OneGuide telephonic services are available 24/7/365 for your convenience!

Employees enrolling in Acadia medical plans for the first time can speak with a OneGuide pre-enrollment representative by calling (888) 806-5042.

Employees already enrolled in Acadia medical plans may call OneGuide at (800) 244-6224.

HSA Bank

Visit the HSA Bank site to learn everything from A to Z about HSAs. After enrolling in the Choice Fund HDHP with HSA plan, you can review and manage your HSA account and investments either via the myCigna.com site or via the HSA Bank site. For added convenience, you can download the myCigna and/or the HSA Bank mobile apps.



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