

PNC BENEFIT PLUS

Health Savings Accounts and Employee Benefit Spending Accounts



70%

of U.S. employees are under financial pressure and it negatively impacts their work.*

Organizations work hard to deliver comprehensive healthcare benefits to employees and their families. The right financial tools can help your employees better manage their healthcare costs and gain insights into their expenses. For employers, integrating these tools into existing benefits programs can help drive deeper employee engagement and build a culture of financial well-being.

PNC DELIVERS

PNC BeneFit Plus is an integrated suite of tax-advantaged account options that include:

- Health Savings Accounts (HSAs)
- Flexible Spending Accounts (FSAs)
- Limited Purpose Flexible Spending Accounts (LPFSAs)
- Dependent Care Flexible Spending Accounts (DCFSA)
- Health Reimbursement Arrangements (HRAs)
- Qualified Transportation Accounts (QTAs)
- Lifestyle Spending Accounts (LSAs)¹

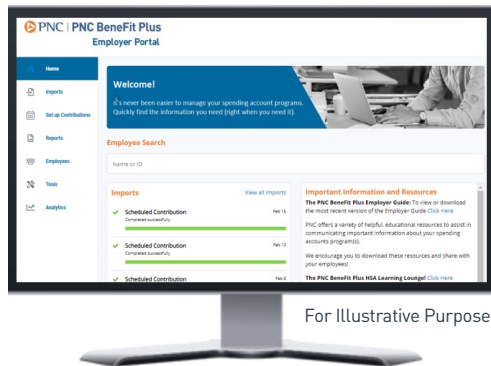


PNC BENEFIT PLUS

Health Savings Accounts and Employee Benefit Spending Accounts

EMPLOYER BENEFITS

- User-friendly employer portal: offers a secure and easy-to-navigate account-based administration solution with educational employee resources and automated employer analytics.



For Illustrative Purposes Only

- Helps reduce your administrative burden
- Helps streamline employee enrollment and funding processes
- Dedicated Employer Services team

96%

of U.S. employers say financial wellness benefits improve retention.*



LEARN MORE

To learn more about how PNC can bring ideas, insight and solutions to your business, please contact your Financial Wellness Consultant or [visit pnc.com/pncbenefitplus](https://pnc.com/pncbenefitplus).

*"Financial Wellness in the Workplace Report 2023: What U.S. Employees Want (and Need)," PNC Bank, pnc.com/workplacereport

1 Please note that LSAs are a post-tax benefit to employees.

2 The PNC Benefit Plus debit card cannot be used for LSA spending. Instead, LSA-eligible expenses may be reimbursed via the PNC Benefit Plus Mobile App, the PNC Benefit Plus Consumer Portal or the Reimbursement Request Form.

PNC is a registered mark of The PNC Financial Services Group, Inc. ("PNC").

All other trademarks are the property of their respective owners.

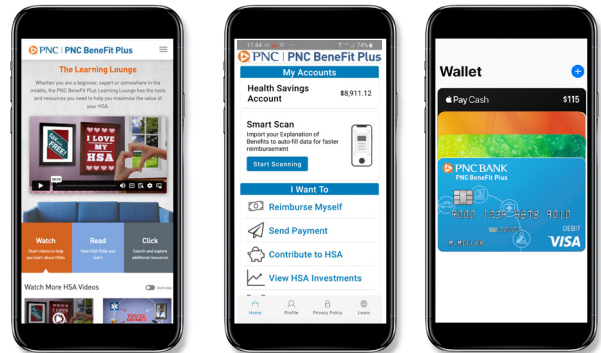
Banking and lending products and services, bank deposit products and treasury management services for clients and/or customers are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and **Member FDIC**.

PNC does not charge a fee for the mobile banking service. However, a supported mobile device is needed to use mobile banking. Also, your wireless carrier may charge you for data usage. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.

©2024 The PNC Financial Services Group, Inc. All rights reserved.

EMPLOYEE BENEFITS

- Convenient mobile experience: The PNC Benefit Plus Mobile App helps employees initiate and submit claims, check balances, view account activity and more.



For Illustrative Purposes Only

- Website and tools to help control healthcare and other eligible expense costs
- Consolidate benefits spending on a single PNC Benefit Plus debit card that directs account expenses based on transaction type²

