



ConnectYourCare Transition

Frequently Asked Questions

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General

What is ConnectYourCare (CYC)?

ConnectYourCare is a benefits administrator—specifically, a provider of health savings accounts (HSAs), flexible spending accounts (FSAs), and other tax-advantaged employee benefits and reimbursement programs.

How does the transition to CYC benefit me?

The transition to CYC enables Lam to make enhancements to your benefits, like earlier access to Lam's full-year contribution to your HSA, and the new Lifestyle Account. CYC also provides an online dashboard for easy access to all of your accounts in one place.

I don't have an HSA, FSA, or commuter benefits account, and I typically don't use the annual fitness reimbursement benefit. Is this transition relevant to me?

It could be. Lam has enhanced the fitness reimbursement benefit. Instead of reimbursing only expenses related to physical fitness, in 2020, you can use your new Lifestyle Account for up to \$500 in eligible expenses related to fitness, financial planning, and education.

How do I access CYC?

CYC offers you several ways to connect, including online at connectyourcare.com/m/lamresearch/ and via mobile app (myCYC). You also have 24-hour customer service by phone (866-808-5214) and text messaging.

Health Savings Account (HSA)

Can I use my HSA the same way I always have?

Yes. You should have received a CYC payment card you can use to pay directly for eligible expenses, or you can submit requests for reimbursement. Plus, you have access to the full-year Lam contribution in January through CYC's HSA On Demand feature.

What does HSA On Demand mean?

With CYC, your Health Savings Account (HSA) comes with a special feature called HSA On Demand, which allows you to access Lam's full-year HSA contribution (\$1,300 individual or \$2,600 family) at any time of the plan year to cover eligible medical expenses.

Previously, you only had access to the Lam contributions when the funds were deposited each pay period throughout the year. If you have medical expenses that occur early in the year, you'll have more funds available to cover the cost.

Can I change my HSA contribution during the year?

Yes, you may change your HSA contributions as often as you like. Log in to **PlanSource** and select **Update My Benefits**. Then select **HSA Election/Change** from the drop-down menu and follow the prompts. You may also change your contribution by calling the Benefits Help Desk at 877-291-9494.

I authorized the transfer of my HSA balance from HSA Bank to CYC during Open Enrollment. When will I be able to access my account balance?

You will not have access to funds from your previous HSA from January 1 through January 16. However, if you are enrolled in a CDHP with an HSA for 2020, the full-year contribution from Lam is available for use through HSA On Demand.

I did not authorize the transfer of my HSA balance from HSA Bank to CYC during Open Enrollment. Can I still move it later?

Yes. You may transfer your cash balance from HSA Bank to CYC yourself now that your CYC account is open. You will pay a \$25 account transfer and closing fee. In addition, there are several factors to consider and additional steps if you have invested some of your HSA balance. See the [HSA Transfer Decision Guide—Cash Only](#) or [HSA Transfer Decision Guide—Investment Accounts](#) for details.

I have a TD Ameritrade investment account, so I did not authorize the transfer of my HSA balance from HSA Bank to CYC during Open Enrollment. When will I be able to transfer that investment account to CYC?

You will receive information from Lam and CYC by April. CYC is working to enable Lam HSA holders to open a TD Ameritrade account through CYC by the end of the first quarter of 2020. Once the option is available, you will be able to transfer assets from your TD Ameritrade account through HSA Bank to your TD Ameritrade account through CYC.

Can I keep my HSA investment account with TD Ameritrade or Devenir and move just my cash balance from HSA Bank to CYC?

No. If you still have any investment accounts connected to your HSA Bank account, you cannot transfer your cash balance. You may liquidate your investments and then transfer your entire balance from HSA Bank to CYC. **In California and New Jersey, you may owe state taxes on any investment earnings when you liquidate your HSA investments.**

Health Care Flexible Spending Account (FSA)

If I did not use all the money in my Health Care FSA by December 31, 2019, will \$500 carry over to 2020 as in years past?

Yes. In January, WageWorks will provide CYC your FSA balance as of December 31. You have until 8:59 p.m. PT March 31, 2020, to submit any unreimbursed 2019 FSA expenses to CYC. After that, up to \$500 of any remaining balance will roll over to 2020.

When is the deadline for 2019 FSA reimbursement requests?

You have until 8:59 p.m. PT March 31, 2020, to submit reimbursement requests for 2019. Submit any unreimbursed 2019 FSA expenses to CYC—not WageWorks. There will be a processing delay of approximately two weeks in January while your balance information is transferred to CYC.

How should I submit reimbursement requests to CYC?

You should have received a new FSA payment card from CYC. Whenever possible, use your FSA card to avoid having to submit a reimbursement request. CYC will try to automatically verify that your payment card charges were eligible. You will be asked for documentation if it is needed to substantiate your request.

If you pay out of pocket for a reimbursable expense, you'll need to submit documentation—an itemized receipt or an explanation of Benefits—to be reimbursed. You may do this online through your CYC account or by submitting a photo of your receipt through the mobile app.

Dependent Care Flexible Spending Account (FSA)

If I did not use all the money in my FSA by December 31, 2019, will I still be able to submit reimbursement requests until March 31, as I have in years past?

Yes. In January, WageWorks will provide CYC your FSA balance as of December 31. You have until 8:59 p.m. PT March 31, 2020, to submit any unreimbursed 2019 FSA expenses to CYC—not WageWorks. There will be a processing delay of approximately two weeks in January while your balance information is transferred to CYC.

How should I submit reimbursement requests to CYC?

You may submit your requests and provide any required documentation online through your CYC account or by submitting a photo of your receipt through the mobile app.

Fitness Reimbursement/Lifestyle Account

Is there still an annual fitness reimbursement?

Yes—and now, Lam has enhanced this benefit. Instead of reimbursing only expenses related to physical fitness, in 2020 you can use your new Lifestyle Account for up to \$500 in eligible expenses related to fitness, financial planning, and education.

What is the deadline for submitting 2019 fitness reimbursement requests?

You have until 8:59 p.m. PT January 31, 2020, to submit any eligible, unreimbursed 2019 fitness expenses to CYC—not WageWorks. Reimbursements for 2019 are limited to fitness expenses up to \$300.

What types of expenses are eligible for reimbursement through the Lifestyle Account?

The goal of the Lifestyle Account is to encourage a well-rounded, healthy lifestyle and to support your family's needs. Rather than provide an exhaustive list of eligible expenses—which is not feasible—we expect you to use good judgment about the expenses you submit for reimbursement. The expenses should fall within one of these categories:

- Fitness (for you and your dependents)
- Financial planning (for you)
- Adult education (for you)
- Student loan payment (for you)
- College admissions prep (for you and your dependents)

How should I submit reimbursement requests to CYC?

You may submit your requests for reimbursement and provide any required documentation online through your CYC account.

Can I be reimbursed for a 2019 expense that was not covered by the 2019 fitness reimbursement but is now eligible for the Lifestyle Account in 2020?

No. The Lifestyle Account reimbursement criteria took effect January 1, 2020, for expenses incurred in 2020.

Commuter Benefits

Will Lam continue to contribute money to cover a portion of my commute expenses?

Yes. For 2020, Lam will contribute up to 50%, or \$120 per month—whichever is less—toward your combined public transit and parking costs.

What will happen to the remaining balance on my WageWorks commuter card?

Any pretax balance remaining on your WageWorks commuter card as of December 31 was removed from your card and placed in your WageWorks account as a credit. In late January, the credit will be transferred to your CYC account to be used for future commuter orders.