

## Frequently Asked Questions and Information

Year	Maximum benefit that can be selected for Health FSA	Maximum benefit that can be selected for Daycare FSA	Rollover for Health and Daycare FSA	Claim run-out period	Available in the next year
2020	\$2750	\$5000	Any leftover fund from 2020 into 2021	2020 funds used for expenses in 2020 until 3/31/21	All left over funds will be available 4/1/21
2021	\$2750	\$5000	Any leftover funds from 2021 into 2022	2021 funds used for expenses in 2021 until 3/31/22	All left over funds will be available 4/1/22
2022	\$2750 unless increased by IRS	\$5000	Max \$550 from 2022 into 2023 (Health FSA only)	2022 funds used for expenses in 2022 until 3/31/23	\$550 in funds will be available 4/1/23

Q. Why are we allowed to make a one-time change to our flexible spending plan mid-year?

A. Because of COVID-19, there are now special rules for health flexible spending (FSA) and dependent care (DCA) assistance programs that fall under the 125-cafeteria plan. It provides flexibility in your 2020 and 2021 unused amounts.

Q. What if I need a new health FSA card?

A. Contact NBS at 1-800-274-0503. If you have had a card in the past, you will not receive a new card until it has expired.

Q. If I had funds left over from 2020 from my FSA or DCA, can I use those amounts in 2021 or 2022?

A. Yes, this provision allows this to take place.

Q. After March 31<sup>st</sup>, can I submit claims from the previous year?

A. No, on April 1<sup>st</sup> the prior year funds will be added to the current years amount. If you have left over amounts from 2020, beginning April 1<sup>st</sup>, they will now be used for claims in 2021.

Q. If I increase my FSA amount for the year in March, can I do it again in November?

A. No, you only can change your amount one-time for the 2021 plan year.

Q. If I want to increase or decrease my funds, how long do I have to make this change?

A. You can make your one-time change anytime in the 2021 plan year. Please refer to the below chart for the end payroll date and how many pay periods are remaining. FSA funds do not come out of your check when there is a 3<sup>rd</sup> paycheck in a month.

This chart can be used to determine how many paychecks we have remaining in 2021.

Pay period end date	4/2	4/16	4/30	5/14	5/28	6/11	6/25	7/9	7/23	8/6
Pay date	4/9	4/23	5/7	5/21	6/4	6/18	7/2	7/16	7/30	8/13
Pay periods remaining that the amount can be deducted from your paycheck	18	17	16	15	14	13	12	11	3 <sup>rd</sup> check	10
Pay period end date	8/20	9/3	9/17	10/1	10/15	10/29	11/12	11/26	12/10	12/24
Pay date	8/27	9/10	9/24	10/8	10/22	11/5	11/19	12/3	12/17	12/31
Pay periods remaining that the amount can be deducted from your paycheck	9	8	7	6	5	4	3	2	1	3 <sup>rd</sup> check

- Q. If I want to cancel my health FSA account and not contribute any longer, can I receive a refund?
- A. No, once the plan is cancelled, any remaining funds would need to be used in the plan year.  
Example: If you set up \$1000 for the plan year and have only contributed \$550 from your paycheck, the \$550 will be available to use until 12/31.
- Q. If I decrease my FSA amount, how long will the premium continue to come out of my paychecks?
- A. You will continue to pay the same amount each paycheck until you hit the new decreased goal amount.  
Example: You selected \$1200 for the plan year and have a \$50 deduction from your paycheck. If you change your annual amount to \$600, you will continue to pay \$50 a paycheck until you reach \$600.
- Q. If I terminate employment at ARUP, how long after that date, do I have to submit claims to NBS?
- A. As long as dates of service for those claims happen before your termination date and are in the plan year you are enrolled, you have a 90 day runout period where you can continue to submit claims, or you have the option to pick up COBRA.
- Q. What happens if I decrease my FSA funds but have already been reimbursed or have used more than what I decreased my election by?
- A. The benefits team will review each decrease and cancellation to insure that claims have not been submitted in excess of the amount you selected. If you have already been reimbursed for claims, you will need to continue to have premiums deducted from your paycheck until the reimbursement amount has reached what was paid out in claims.