FSA Frequently Asked Questions

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General FSA questions

How do I check my FSA balance?
There are two methods for checking your Excellus/Lifetime Benefit Solutions FSA balance: (1) log onto www.lifetimebenefitsolutions.com. Select “Participants” and then “Visit Reimbursement Accounts” and select "Login to your FSA/HRA/HSA/QTB Account" or, (2) contact customer service at 1-800-327-7130. To check your Aetna FSA balance, go to www.aetna.com, new members click “Register”. If you’re already a member, select "Login/Register" or, (2) contact customer service at 1-888-678-8242.

Do I need to make an active election to participate in the FSA program each calendar year?
Yes, if you want to participate in the FSA program you will need to make an active election every year during the Annual Open Enrollment period. Outside of open enrollment, you can only enroll to make FSA contributions if you have a qualifying event.

If I experience a qualifying event that would allow me to make FSA contributions what steps do I need to take?
You will need to complete an enrollment/change form and return the completed form to the UR Benefits Office within 30 days of the qualifying event. Your FSA contributions will be effective on the date of the event or date the form is completed, whichever is later.

Health Care FSA

What is a Health Care FSA?
A Health Care Flexible Spending Account (FSA) is a tax-advantage savings account that allows you to set aside money for eligible expenses on a pre-tax basis. This account reimburses you for qualified out-of-pocket medical, dental, prescription, or vision services including expenses applied towards your deductible, copays and coinsurance.

Who is eligible for a Health Care FSA?
Full-time and part-time faculty and staff, including members of 1199 SEIU, who are enrolled in the YOUR PPO Plan or who have waived University Health Care coverage are eligible to contribute to a Health Care FSA.
How much can I contribute per year? Does my money roll over to the next year?
The Health Care FSA maximum election amount for the 2017 Plan Year is $2,550. You may not change your annual contribution amount unless you experience a qualifying event.

IRS regulators have issued guidance modifying the traditional "use it or lose it" rule for health care flexible spending accounts (FSA) to allow employers the option to let participants carry over up to $500 of their unused balances from one Plan Year to the next. Faculty and staff members with a 2016 Health Care FSA will be able to carry over up to $500 of unreimbursed Health Care FSA dollars to the 2017 Plan Year.

Employees will have until April 30, 2017 to submit reimbursement claims for health, dental or vision expenses incurred during the 2016 Plan Year. Any unreimbursed 2016 funds exceeding $500 will be forfeited.

How do I contribute to the account?
Your annual Health Care FSA contribution amount will be split evenly between the numbers of pay periods you have each calendar year. Each pay period, your contribution will be automatically deducted from your paycheck - before taxes- and deposited into your FSA.

You will have immediate access to your full annual FSA election even if you have not yet placed all of the funds in your Health Care FSA.

What can I use the account for?
You can be reimbursed from your Health Care FSA for qualified medical expenses including out-of-pocket costs counting towards your deductible, coinsurance, and copays. The qualified medical expenses must be incurred on or after the effective date of your Health Care FSA.

For a complete list of eligible health care expenses, consult IRS Publication 502. Please note that you generally cannot use the Health Care FSA to pay insurance premiums or for long-term care expenses, even though they appear in IRS Publication 502.

How do I access these funds?
You can set up your reimbursements to be directly deposited into your personal banking account; otherwise, you will be reimbursed with a check from your Health Care FSA administrator. Expenses processed as part of your University Health or Dental coverage will be automatically reimbursed through your Health Care FSA unless otherwise requested. If you or your eligible dependents incur qualified expenses not covered by the University Health or Dental Plans, or if you did not elect coverage through
the University, you must submit a manual request for reimbursement for your Health Care FSA administrator.

**Who is my Health Care FSA Administrator?**

Pay Flex administers Health Care FSAs for Aetna members. Lifetime Benefit Solutions administers Health Care FSAs for Excellus members.

**Limited Purpose FSA**

**What is a Limited Purpose FSA?**

A Limited Purpose Flexible Spending Account (FSA) is a tax-advantage savings account that allows you to set aside money for eligible expenses on a pre-tax basis. This account can provide reimbursement for qualified dental or vision expenses but cannot reimburse any out-of-pocket health care expenses until the plan deductible has been satisfied; otherwise, the Limited Purpose FSA works like a Health Care FSA.

**Who is eligible for a Limited Purpose FSA?**

Employees enrolled in the YOUR HSA-Eligible Plan and are contributing to a Health Savings Account (HSA), are also able to contribute to a Limited Purpose FSA.

**How much can I contribute per year? Does my money roll over to the next year?**

The Limited Purpose FSA maximum election amount for the 2017 Plan Year is $2,550. You may not change your annual contribution amount unless you experience a qualifying event.

IRS regulators have issued guidance modifying the traditional "use it or lose it" rule for Limited Purpose flexible spending accounts (FSA) to allow employers the option to let participants carry over up to $500 of their unused balances from one Plan Year to the next. Faculty and staff members with a 2016 Limited Purpose FSA will be able to carry over up to $500 of unreimbursed Limited Purpose FSA dollars to the 2017 Plan Year.

Employees will have until April 30, 2017 to submit reimbursement claims for health, dental or vision expenses incurred during the 2016 Plan Year. Any unreimbursed 2016 funds exceeding $500 will be forfeited.
**How do I contribute to the account?**

Your annual Limited Purpose FSA contribution amount will be split evenly between the number of pay periods you have each calendar year. Each pay period, your contribution will be automatically deducted from your paycheck - before taxes - and deposited into your Limited Purpose FSA.

You will have immediate access to your full annual Limited Purpose FSA election even if you have not yet placed all of the funds in your Limited Purpose FSA.

**What can I use the account for?**

You can be reimbursed from your Limited Purpose FSA for qualified dental or vision expenses. You may not be reimbursed for qualified medical expenses until your plan deductible has been met. The qualified expenses must be incurred on or after the effective date of your FSA.


**How do I access these funds?**

You must submit a manual request for reimbursement from your FSA administrator.

**Who is my FSA Administrator?**

[Pay Flex](https://www.atax.com) administers Limited Purpose FSAs for Aetna members. [Lifetime Benefit Solutions](https://www.lifesafesavings.com) administers Limited Purpose FSAs for Excellus members.

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**Dependent Care FSA**

**What is a Dependent Care FSA?**

A Dependent Care FSA is a tax-advantaged savings account designed to help you save money on daycare expenses for qualified dependents.

**What are qualified dependents?**

Qualified dependents include children under age 13, whom you claim as a tax dependent on your federal income tax return (special rules apply for divorced parents) or a disabled spouse or any other dependent on your tax return who resides with you and is physically or mentally disabled.
How much can I contribute per year? Does my money roll over to the next year?

The maximum contribution amount set by the IRS for 2017 is $5,000. You may not change your annual contribution amount unless you experience a qualifying event.

How do I contribute to the account?
Your annual Dependent Care FSA contribution amount will be split evenly between the number of pay periods you have each calendar year. Each pay period, your contribution will be automatically deducted from your paycheck - before taxes- and deposited into your Dependent Care FSA.

What can I use the account for?
Qualified expenses eligible for reimbursements from your Dependent Care FSA include Child Care Centers, Nursery School, and before and after school care. The qualified expenses must be incurred on or after the effective date of your Dependent Care FSA. See IRS Publication 503 for a complete list of eligible expenses.

How do I access these funds?
You only have access to the funds currently in your account, not the full annual election.

You must submit a manual request for reimbursement for your Dependent Care FSA administrator.

Can I roll money over to the next year?
No. Funds in a Dependent Care FSA cannot be rolled over into the next Plan Year.

Who is my Limited Purpose FSA Administrator?
PayFlex administers Dependent Care FSAs for Aetna members. Lifetime Benefit Solutions administers Limited Purpose FSAs for Excellus members.