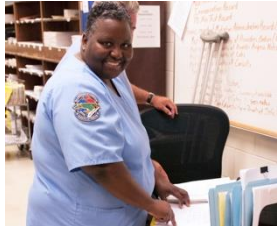




NORTH CAROLINA Office of *State Human Resources*



NCFlex Flexible Spending Accounts

September 2021

Agenda

- Flexible Spending Accounts explained
- Eligible expenses
- Viewing your account
- Filing claims/submitting documentation
- Reminders for Open Enrollment

What is a Flexible Spending Account?

- As an employee, you set aside pretax dollars to pay for eligible expenses
- Convenience card provided
- Outside of card, claims can be filed online, via paper form, or through mobile app – P&A Group
- **Re-enrollment required each year to continue contributions**

Health Care FSA

- Annual amount - \$2,750 per employee
 - Roll over available – see next slide
 - Full amount available immediately on effective date
- Expenses can be for you, your spouse, your dependent children or a qualifying relative, even if not listed on other benefits
- New year contributions are used to pay for current year expenses first, before rollover funds are used

Health Care FSA – Carry Forward (Roll Over)

- The HCFSA rollover is typically limited to \$550
- Due to the Consolidated Appropriations Act of 2021 in response to the COVID-19 pandemic, the FULL AMOUNT from 2020 and 2021 you have left will roll into 2022
 - Minimum balance of \$25 is required
- You do not have to re-enroll for 2022 to use these funds
- Going from 2022 to 2023, rollover will be limited again to \$550, so plan carefully

Health Care FSA

- Eligible expenses include:
 - Over-the-counter (OTC) medications
 - Out-of-pocket medical, dental, and vision expenses (Explanation of Benefits may be required to be submitted)
 - At-home COVID-19 tests (NEW)
 - Acupuncture
- Eligible expenses with letter of medical necessity
 - Vitamins and supplements
 - Massage therapy

Dependent Day Care FSA

- \$5,000 account maximum for most employees (per household)
- Funds available **via convenience card** once payroll deducted
 - Same card as HCFSA
- Grace period on this plan instead of rollover
- Prior year contributions used FIRST for current year claims, if still within grace period (different from HCFSA)
- Both you and your spouse must work to participate (or be a full-time student or looking for a job full-time)

Dependent Day Care FSA

- Eligible expense examples
 - Child day care through age 12*
 - Before/after-school care beginning with kindergarten through age 12*
 - Payments to day camps, but not overnight camps
 - Day Care expenses for a qualifying child of any age, spouse, or other dependent, who is physically or mentally incapable of caring for himself or herself
- Ineligible expense examples
 - Virtual day camps and overnight camps
 - Tuition expenses beginning with kindergarten and higher grades

*For those with children who turned 13 in 2020, temporary extension was given into 2021 until they turned 14

NCFlex Convenience Card

- You can use the card to pay for **eligible** DDCFSA expenses and **eligible** HCFSA expenses – save documentation
- Cards issued at no cost to participants
 - Cards are good for 3 years from date of issue (date on card)
 - P&A will automatically re-order
- No additional charge for dependent or replacement cards
- If an eligible item does not work with your card, submit a manual claim to P&A Group

FSA Important Dates to Remember

IMPORTANT PLAN DATES TO REMEMBER

| Plan Year | 2020 | 2021 | 2022 |
|---|---|---|---|
| | January 1, 2020 – December 31, 2020 | January 1, 2021 – December 31, 2021 | January 1, 2022 – December 31, 2022 |
| Removal of the Health FSA Carry Forward Limit? | Yes; Health Care FSA participants can carry forward any amount over \$25 into the 2021 plan. | Yes; Health Care FSA participants can carry forward any amount over \$25 into the 2022 plan. | No; for the 2022 plan, the maximum carry forward limit of \$550 is effective. Only \$550 can be carry forward into the 2023 plan. |
| 12 Month Dependent Care Grace Period Extension? | Yes; Dependent Care FSA participants have until December 31, 2021 to incur expenses for the 2020 plan year. | Yes; Dependent Care FSA participants have until December 31, 2022 to incur expenses for the 2021 plan year. | No; for the 2022 plan, the grace period reverts back to March 15, 2023. |
| Run-Out Period | April 30, 2022 is the last day to submit claims. | March 31, 2023 is the last day to submit claims. | March 31, 2023 is the last day to submit claims. |



FSA – General Reminders

- You cannot pre-pay for services
- You **cannot** use current year contributions for prior year expenses
 - **Your account will be frozen if this occurs**
- Changes can only be made to these plans in the middle of the year with a valid life event
 - HCFSA: Marriage, birth, adoption, death of a dependent, divorce
 - DDCFSA: Day care change such as stop, start, change in costs

FSA – Continuation after Employment

- **DDCFSA**: If you leave employment (retire, separate, etc.) you cannot continue the DDCFSA, but can use funds you have contributed for expenses incurred up through the end of the plan year.
- **HCFSA**: If you leave employment:
 - Any money used above what you put in does not have to be paid back
 - Any money not used from what you put in is lost unless you COBRA the plan
 - COBRA is a continuation of benefits after separation, paid to the vendor
 - Can go through the end of the plan year and includes a 2% fee
- If you are retiring January 1st, choose COBRA if you have rollover, no more money is owed, and you can use your rollover for up to 18 months.

Viewing Your Account Online

MY BENEFITS SUMMARY

Below is a summary of your employee benefit plan(s). For details on a plan such as completed transactions or claim information please click Show/Hide Plan Details. You may also perform different actions for each plan by selecting an action from the 'Choose an action' drop down menus.

FSA

-- Choose an action --

 Get the most out of your FSA. Visit [FSA Store](#) and save \$10 with checkout code "PAS1". Limit one use per customer.
Please note: Participants enrolled in a Limited Health FSA are not permitted to use their account to purchase OTC items per IRS regulations.

Plan Summary

| | |
|---|---------------------------------------|
| Plan ID: NCFLEX21 | Election amount: \$2,750.00 |
| Plan type: HEALTH FSA | Available funds: \$176.94 |
| Plan year start date: 01/01/2021 | Amount contributed: \$1,833.34 |
| Plan year end date: 12/31/2021 | Total of claims submitted: \$2,574.06 |
| Final date to submit claims: 03/31/2023 | Total of claims paid: \$2,573.06 |
| Status: Active | |

Show/Hide Account Details

-- Choose an action --

-- Choose an action --

- Report lost/stolen card
- Request a new card
- View claim form
- Print/Email account details
- Download account details
- Debit Card PIN Information

Viewing Your Account Online

DCA

-- Choose an action --

Plan Summary

Plan ID: NCFLEX21

Plan type: DEPENDENT DAYCARE ASSISTANCE

Plan year start date: 01/01/2021

Plan year end date: 12/31/2022

Final date to submit claims: 03/31/2023

Status: Active

Election amount: \$5,000.00

Available funds: \$0.00

Amount contributed: \$3,333.34

Total of claims submitted: \$3,783.00

Total of claims paid: \$3,333.34

Show/Hide Account Details

CRYFRWD

-- Choose an action --

Plan Summary

Plan ID: NCFLEX21

Plan type: HEALTH FSA CARRYFORWARD ACCT

Plan year start date: 01/01/2021

Plan year end date: 12/31/2021

Final date to submit claims: 03/31/2023

Status: Active

Election amount: \$261.83

Available funds: \$261.83

Amount contributed: \$261.83

Total of claims submitted: \$0.00

Total of claims paid: \$0.00

Show/Hide Account Details



Viewing Your Account Online

FSA

-- Choose an action --

Plan Summary

Plan ID: NCFLEX20

Plan type: HEALTH FSA

Plan year start date: 01/01/2020

Plan year end date: 12/31/2020

Final date to submit claims: 04/30/2022

Status: Active

Election amount: \$2,438.17

Available funds: \$0.00

Amount contributed: \$2,438.17

Total of claims submitted: \$2,555.58

Total of claims paid: \$2,438.17

Show/Hide Account Details

DCA

-- Choose an action --

Plan Summary

Plan ID: NCFLEX20

Plan type: DEPENDENT DAYCARE ASSISTANCE

Plan year start date: 01/01/2020

Plan year end date: 12/31/2021

Final date to submit claims: 04/30/2022

Status: Active

Election amount: \$5,000.00

Available funds: \$0.00

Amount contributed: \$5,000.00

Total of claims submitted: \$6,544.50

Total of claims paid: \$5,000.00

Show/Hide Account Details

Viewing Your Account Online

Quick Links

- > Benefits Card Order Form
- > Claim Form
- > Contact Us
- > HIPAA/Info Release
- > Modify Profile Information
- > Track a Fax/Claim
- > Upload Claim/Documentation



SELECT UPLOAD TYPE

New Claim

Claim Response

Debit Card
Documentation

Important: selecting the wrong claim type or document submission may result in processing delays.

Submitting Claims

- You can submit online [from a computer](#) or [mobile device](#) at ncflex.padmin.com
- You can [submit via mobile app](#) – search P&A Group in Google Play or App Store
- Make sure to have copy of receipt or invoice, dates of service or purchase, amount of claim, and Tax ID if DDCFSA claim
- If using the convenience card, no documentation is required unless requested by P&A Group
 - You will be contacted 3 times and have up to 60 days to submit

P&A FSA Mobile Pay and Scan

- Allows payment for eligible FSA expenses digitally, through your mobile devices
- How Mobile Pay works
 - Open your digital wallet (Apple Pay, Google Pay, or Samsung Pay)
 - Enter your Convenience Card details
 - Accept the Terms and Conditions
 - Complete the authentication process, as prompted
 - Begin using your digital wallet to pay for eligible expenses
- [Informational Flyer](#) available at NCFlex.org

P&A Account Access and Info

- ncflex.padmin.com or P&A Group mobile app
 - View your account, order new card or card for dependents over 18
 - Upload claims or supporting documentation
- 1-866-916-3475
 - Contact P&A Group directly
 - Order new card or card for dependents over 18
 - General inquiries or reset password for account online
- FSA section of ncflex.org
 - Claim form and how to submit claims
 - Eligible items list for HCFSA
 - Letter of medical necessity

Open Enrollment for 2022

- Open enrollment this year is October 11th – 29th
- You must re-enroll in FSA plans each year to continue contributions
 - Can still use rollover even if you don't re-enroll in HCFS
- NCFlex Annual Enrollment Employee Sessions:
 - <https://oshr.nc.gov/2022-ncflex-annual-enrollment-employee-sessions>

Wrap Up

Have questions for NCFlex?

- Reach out to us on our website, at the bottom of most pages there is an option to connect.
- Email us directly at ncflex@nc.gov

A recording of this presentation will be made available by the end of the week.

- <https://oshr.nc.gov/ncflex-webinars>

Thank you for joining!