



## Flexible Spending Accounts (FSA) 2021 Temporary Provisions Update

New COVID relief legislation allows us to make changes to improve your Healthcare Flexible Spending Account (HCSA) and/or your Dependent Care Flexible Spending Account (DCSA).

Effective immediately:

### **We're providing a carryover amount.**

- All unused funds from your **Medical/Dependent FSA** will carry over to the following plan year (balances from 2020 to 2021 and from 2021 to 2022).
- Even if you did not re-enroll in a **Medical/Dependent FSA** this year, you may still be able to use the funds remaining in your account from the prior year.

### **We're ensuring your healthcare FSA dollars go with you, wherever you go.**

- The funds you've contributed to the 2020 health FSA will remain available for spending through 12/31/21 even if you leave MCCS during the plan year.

### **We're providing more flexibility to make election changes.**

- For the 2021 plan year, FSA members who wish to make a one-time decrease or increase to their 2021 **Medical/Dependent FSA** contributions **or** enroll within the program, will be permitted to do so without a qualifying life event (QLE).
- Only FUTURE contributions are allowed to be changed (i.e. retroactive contribution amounts are not allowed, and prior payroll deductions are not refundable).
- You will not be allowed to decrease your annual election below what you've been reimbursed but have not yet had deducted from your earnings. Any FSA reimbursements in processing which exceed the requested election reduction must be repaid to the Plan.
- The allowable window to make changes **or** enroll is **March 1<sup>st</sup>, 2021 through March 12<sup>th</sup>, 2021.**
  - To make changes to your existing 2021 FSA account complete the online [HCSA/DCSA Qualifying Life Event/Status Change Form](#).
  - To enroll in the 2021 FSA program complete the online [2021 FSA Enrollment Webform](#).
- All changes made to FSA accounts will be processed on the March 31<sup>st</sup>, 2021 payroll.

**We're temporarily increasing the age for qualifying dependents from 13 to 14 on the Dependent FSA.**

- If you had a qualifying dependent who turned 13 during the 2020 plan year, you may be able to use any unused funds from that plan year for qualifying expenses for that child until they turn 14. To qualify for this relief, enrollment in the **Dependent FSA** on or before January 31, 2020 is required.

There are several available options to manage your FSA account:

[Online Account](#) – For first-time users, please register for online access.

[Mobile App](#) – View your account on your mobile phone, take a picture of your receipt, and file your claim.