

FSAFEDS FAQs

Federal Flexible Spending Accounts (FSAFEDS) FAQs

Unlike other benefit programs, employees must re-enroll in FSAFEDS each year to participate. Enrollments do not carry over from year to year.

I AM ALREADY ENROLLED IN FSAFEDS. CAN I CONTINUE MY ENROLLMENT IN 2016?

Enrollment in the FSAFEDS program does not automatically continue each year. If you want to continue participation in FSAFEDS, you will need to re-enroll during Open Season.

HOW DO I ENROLL IN FSAFEDS DURING OPEN SEASON?

To enroll in FSAFEDS, go to <https://HRAccess.tsa.dhs.gov> and click on “FSAFEDS Program” under “Benefits,” or you can go directly to www.fsafeds.com. You may also call the FSAFEDS Call Center at 1-877-372-3337 (TTY: 1-800-952-0450), Monday-Friday, 9:00 a.m. until 9:00 p.m. Eastern Standard Time (EST). They are closed on Thanksgiving Day (November 26, 2015). For more information, please email FSAFED@adp.com.

WHEN IS THE DEADLINE TO ENROLL IN FSAFEDS DURING OPEN SEASON?

The website will stop accepting Open Season enrollments on December 14, 2015, at 12:00 midnight Eastern Standard Time (EST). The FSAFEDS Call Center will stop accepting Open Season enrollments on December 14, 2015, at 9:00 p.m. EST.

IF I ENROLL IN FSAFEDS DURING OPEN SEASON, WHEN WILL MY ELECTION BECOME EFFECTIVE?

The effective date of FSAFEDS Open Season elections is January 1, 2016.

IF I ENROLL IN FSAFEDS DURING OPEN SEASON, WHEN WILL DEDUCTIONS BEGIN?

Employees will see deductions for FSAFEDS Open Season elections beginning with the Statement of Earnings and Leave (SEL) for Pay Period (PP) 26 of 2015, generally received on January 21, 2016.

WILL I BE CHARGED ANY FEES IF I ENROLL IN THE FSAFEDS PROGRAM?

No, you will not be charged any fees if you enroll in the FSAFEDS program.

HOW MUCH SHOULD I CONTRIBUTE TO MY FSAFEDS ACCOUNT EACH PAY PERIOD?

The minimum annual amount that can be contributed is \$100. To help you determine how much to contribute per pay period, use the FSAFEDS Savings Calculator at www.fsafeds.com/Gem/Home/FSACalculator.

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WHAT TYPE OF ACCOUNTS ARE AVAILABLE THROUGH FSAFEDS?

FSAFEDS offers three types of flexible spending accounts (FSAs):

1. A Health Care Flexible Spending Account (HCFSA) is used to pay for eligible health care expenses that are not covered under your insurance plan, such as co-payments.

Over-the-counter (OTC) products that are medicines or drugs will not be eligible for reimbursement from your Health Care FSA - unless - you have a prescription for that item written by your physician. The only exception is insulin - which will not require a prescription. Other currently eligible OTC items that are not medicines or drugs (such as bandages and nasal strips) will not require a prescription.

PLEASE NOTE: A HCFSA cannot be used to pay for any type of insurance premiums, including long-term care insurance premiums.

2. A Dependent Care Flexible Spending Account (DCFSA) is used to pay for childcare or adult dependent care expenses that are necessary to allow you and your spouse, if married, to work, look for work or attend school full-time.

You must claim the child or adult as a dependent on your Federal Tax return (child under age 13 or over age 13 and incapable of self-care, which may include an adult).

3. A Limited Expense Health Care Flexible Spending Account (LEX HCFSA) is used in place of the general purpose Health Care FSA if the participant is enrolled in a High Deductible Health Plan with a Health Savings Account (HSA).

The Limited Expense HCFSA allows you to submit eligible dental and vision expenses only. By using a LEX HCFSA, you can preserve the funds in your Health Savings Account to use and save for other purposes.

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CAN I ACCESS MY FSAFEDS ACCOUNT ONLINE?

Yes. Your account information is available 24/7 by going to <https://HRAccess.tsa.dhs.gov> and clicking on “FSAFEDS Program” under “Benefits.” You may also go to www.fsafeds.com and click on “My Account Summary.” You can update your personal information and follow the status of your claims. Information is available regarding both your current and previous year accounts. Still have questions regarding your account? You may contact a FSAFEDS Benefits Counselor at 1-877-FSAFEDS (372-3337) (TTY: 1-800-952-0450), Monday through Friday, 9:00 a.m. - 9:00 p.m. Eastern Time.

WHAT ARE THE DATES OF THE FSAFEDS OPEN SEASON?

The FSAFEDS Open Season begins November 9 and ends on December 14, 2015.

IF I ENROLL IN FSAFEDS DURING OPEN SEASON, HOW LONG WILL I HAVE TO USE THE MONEY IN MY ACCOUNT?

It depends on the type of FSA account. For health care and limited health care FSA accounts, you will have until December 31, 2016, to use the money. For dependent care FSA accounts, you will have a total of 14 ½ months, or until March 15, 2017, to use the money in your account. For all FSA accounts, you will have until April 30, 2017, to submit any claims for the time periods specified above.

AFTER DECEMBER 31, 2016, WHAT HAPPENS TO ANY MONEY IN MY HEALTH CARE OR LIMITED HEALTH CARE FSA ACCOUNT FOR WHICH I HAVE NOT INCURRED AN EXPENSE?

Generally, any money in your health care or limited health care FSA account for which you have not incurred an eligible expense and submitted a claim (by April 30) will be forfeited (lost). However, there is one exception. If you have a balance of \$500 or less and you elect to re-enroll the following year, the balance may be carried over and used for reimbursement of any eligible health expense that will incur in 2017. Employees who fail to re-enroll will not be eligible for the carry over, and the balance will be forfeited.

AFTER MARCH 15, 2016, WHAT HAPPENS TO ANY MONEY IN MY DEPENDENT CARE FSA ACCOUNT FOR WHICH I HAVE NOT INCURRED AN EXPENSE?

On March 15, 2016, any money in your dependent care FSA account for which you have not incurred an eligible expense and submitted a claim (by April 30) will be forfeited (lost).

WHERE CAN I OBTAIN A LIST OF PRODUCTS AND MEDICATIONS ELIGIBLE FOR REIMBURSEMENT THE FSAFEDS PROGRAM?

For a list of products and medications eligible for reimbursement, go to <http://dtg.adp.com/fsafedsExpenseViewer#/home>.

HAS FSAFEDS INCREASED THE HEALTH CARE MAXIMUM TO \$2,550?

On October 30, 2014, the IRS announced that the maximum allowed contribution to health care FSAs would be increased to \$2,550 from \$2,500, effective for the 2015 benefit period. FSAFEDS has adopted this higher maximum. This means you can elect up to \$2,550 for a health care or limited expense health care FSA during Open Season, which begins Monday, November 9, 2015. This increase was implemented according to the Affordable Care Act, which allows the election maximum to be adjusted annually for inflation in increments of \$50.