

I AM ALREADY ENROLLED. WILL MY ENROLLMENT AUTOMATICALLY CONTINUE IN 2017?

No. Enrollment in the FSAFEDS program **does not** automatically continue each year. If you want to continue participation, you will need to re-enroll during Open Season.

HOW DO I ENROLL DURING OPEN SEASON 2016?

To enroll in FSAFEDS, go to the OHCAccess website link [here](#) and click on “FSAFEDS Program” under “Benefits,” or go directly to the FSAFEDS website linked [here](#). You may also call FSAFEDS at 1-877-372-3337 (TTY: 1-866-353-8058), Monday - Friday, 9:00 a.m. until 9:00 p.m. Eastern Time (ET). They are closed on Thanksgiving Day (November 24, 2016). For more information, please email FSAFEDS at the address linked [here](#).

WHEN IS THE ENROLLMENT DEADLINE FOR 2016?

The website will stop accepting Open Season enrollments on December 12, 2016, at 12:00 midnight EST. The FSAFEDS Call Center will stop accepting Open Season enrollments on December 12, 2016, at 9:00 p.m. EST.

WHEN WILL MY ELECTION BECOME EFFECTIVE?

The effective date of Open Season elections is January 1, 2017.

WHEN WILL I SEE DEDUCTIONS BEGIN?

Employees will see deductions for Open Season elections beginning with the Statement of Earnings and Leave (SEL) for Pay Period (PP) 26 of 2016, generally received on January 19, 2017.

HOW MUCH SHOULD I CONTRIBUTE 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 the link provided [here](#).

WHAT TYPES OF ACCOUNTS ARE AVAILABLE?

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 HCFSA 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.

Note: An 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 (child under age 13 or over age 13 and incapable of self-care, which may include an adult) as a dependent on your Federal tax return.
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 LEX

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

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.

IS THERE A MAXIMUM ALLOWABLE CONTRIBUTION FOR ANY FSA?

FSAFEDS allows the highest contributions possible according to the Internal Revenue Service (IRS)—a \$2,600 maximum for HCFSA and LEX HCFSA. The maximum allowable contribution for a DCFSA is \$5,000 per household or \$2,500 if you are married filing separately.

CAN I ACCESS MY FSAFEDS ACCOUNT ONLINE?

Yes. Your account information is available by going to the OHCAccess website link provided [here](#) and clicking on “FSAFEDS Program” under “Benefits” or by going directly to the FSAFEDS website linked [here](#) and clicking on “Log In” in the top right corner. If you have not accessed the new

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website since September 1, 2016, you will need to register and activate your account by establishing a personal identification number (PIN) for account access. The link to register is provided on the FSAFEDS homepage or by clicking the link [here](#).

If you still have questions regarding your account, contact an FSAFEDS Benefits Counselor at 1-877-FSAFEDS (372-3337) (TTY: 1-866-353-8058), Monday through Friday, 9:00 a.m. - 9:00 p.m. Eastern Time.

HOW MUCH TIME WILL I HAVE TO USE THE MONEY IN MY ACCOUNT?

It depends on the type of FSA account. For HCFSA and LEX HCFSA, you will have until December 31, 2017, to incur expenses. For DCFSA accounts, you will have a total of 14.5 months, or until March 15, 2018, to incur expenses. For all FSA accounts, you will have until April 30, 2018, to submit any claims for the time periods specified above.

AFTER DECEMBER 31, 2017, WHAT HAPPENS TO MONEY LEFT IN MY HCFSA OR LEX HCFSA ACCOUNT?

Generally, any money in your HCFSA or LEX HCFSA account for which you have not incurred an eligible expense and submitted a claim (by April 30, 2018) 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 you incur in 2018. Employees who fail to re-enroll will not be eligible for the carry over, and the balance will be forfeited.

AFTER MARCH 15, 2017, WHAT HAPPENS TO ANY MONEY LEFT OVER IN MY DCFSA ACCOUNT?

After March 15, 2017, any money in your dependent care FSA account for which you have not incurred an eligible expense and submitted a claim (by April 30, 2017) will be forfeited (lost).

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

For a list of products and medications eligible for reimbursement, go to the FSAFEDS Expense Viewer linked [here](#).