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## Open Enrollment Frequently Asked Questions Flexible Spending Accounts

1.) What types of Flexible Spending Account are available?

**Answer:** There are three types of flexible spending accounts. There are listed below:

- A.) Medical Flexible Spending Account – This type of flexible spending account covers medical expenses. An annual election is made and then deducted in equal monthly installments over 12 paychecks (Jan 2023 – December 2023). Those funds are then placed in a flexible spending account and allows you to reimburse yourself for medical expenses. If you want to learn more information about how a Medical FSA works, you can view the enrollment guide that is posted on our [Employee Resources](#) page of our District website. The Enrollment guide for the 2023 plan year will be posted on our website on October 31, 2022.
- B.) Dependent Care Flexible Spending Account – This type of flexible spending account covers daycare or elderly care expenses. An annual election is made and then deducted in equal monthly installments over 12 paychecks (Jan 2023 – December 2023). Those funds are then placed in a flexible spending account and allows you to reimburse yourself for daycare or elderly care expenses. If you want to learn more information about how a Dependent Care FSA account works, you can view the enrollment guide that is posted on our [Employee Resources](#) page of our District website. The Enrollment guide for the 2023 plan year will be posted on our website on October 31, 2022.
- C.) Limited Purpose Flexible Spending Account: This type of flexible spending account covers dental and vision expenses only. The caveat is that you can only enroll in a limited purpose FSA if you enroll in a high deductible health plan. The only high deductible health plan through our SEBB benefits is the UMP High deductible plan.

Similar to a medical FSA, an annual election is made and then deducted in equal monthly installments over 12 paychecks (Jan 2023 – December 2023). Those funds are then placed in a flexible spending account and allows you to reimburse yourself for medical expenses. If you want to learn more information about how a Limited Purpose FSA works, you can view the enrollment guide that is posted on our [Employee Resources](#) page of our District website. The Enrollment guide for the 2023 plan year will be posted on our website on October 31, 2022.

2.) If I didn't have a Flexible spending account in the 2022 plan year, but I want one in the 2023 plan year, can I enroll?

**Answer:** Yes! Open enrollment is your opportunity to enroll in a 2023 flexible spending account. During this time, there are staff that are re-enrolling and staff that are signing up for one for the very first time.

3.) If I had a flexible spending account for the 2022 plan year, does it automatically roll over to the 2023 plan year?

**Answer:** A flexible spending account **does not** automatically roll over from year to year. Those that would like a flexible spending account for the 2023 plan year need to re-enroll during the open enrollment period.

4.) When is Open Enrollment?

**Answer:** Open Enrollment will run October 31, 2022 through November 21, 2022.

5.) How do I re-enroll in my flexible spending account for the 2023 plan year?

**Answer:** There are a few of ways that this can be done. The first way is that you can re-enroll online through the Navia portal login. The second way is that you can complete a paper enrollment form and mail, fax or email directly to Navia. The third way is you can turn your form into Kalin Heath in Human Resources and she will send it to Navia.

6.) What are the maximum elections for the 2023 plan year?

**Answer:** For the 2023 plan year, the annual minimum annual election for a medical FSA or Limited Purpose FSA is \$120.00 and the maximum election amount is \$2850.00. For the Dependent Care Assistance Program, the maximum annual election is \$5000 for a single person or a married couple filing a joint tax return. If you and your spouse both have a dependent care flexible spending account, and file separate income tax returns, then your maximum contribution amount would be \$2500.00.

7.) Are flexible spending accounts use it or lose it?

**Answer:** The medical flexible spending account and the limited purpose flexible spending account does have a carryover component to it. At the end of the 2023 plan year, you can carry over unused funds over to the 2024 plan year. To receive the carryover in 2024, you must enroll in an FSA for the 2024 plan year, or have at least \$120.00 left in your 2023 FSA. The max you can carryover is \$610.00. Any funds over \$610 will be forfeited. Any funds less than \$120 will also be forfeited.

The Dependent Care FSA is a use it or lose it, there is no carryover component with this type of flexible spending account.

8.) At the end of the 2022 plan year, I'll have funds left over in my Medical FSA or Limited Purpose FSA. Will I be able to carry over funds into the 2023 plan year?

**Answer:** Yes, the first carry over will begin with the 2023 plan year. In order to receive the carry over, you'll have to meet one of the following:

- A.) Enroll in a 2023 Flexible Spending or Limited Purpose Account
- B.) Have at least \$120.00 left in your 2022 Medical FSA or Limited Purpose. The maximum you can carry over from 2022 to 2023 is \$570.00. Any amount over \$570.00 is forfeited.
- C.) Enroll in a High Deductible Health Plan with HSA— If you decide you'll going to enroll in a high deductible plan with an HSA then you are not able to have a Medical flexible spending account. If you still have funds that are eligible for carry over, those funds will be placed in a Limited Purpose FSA instead.

If you have carry over funds for 2022 of less than \$120.00 but do not enroll in a 2023 Flexible Spending or Limited Purpose FSA, those funds will be forfeited.

9.) Can I enroll in Medical FSA and be in the UMP High Deductible Health Plan that comes with an HSA?

**Answer:** No, if you enroll in the UMP High Deductible Plan that comes with an HSA, you can't enroll in a medical Flexible spending account. You can enroll in the Limited Purpose FSA, which covers dental and vision expenses only.

10.) If I enroll in one of the other plans (not the UMP High Deductible), can I sign up for the Limited Purpose FSA?

**Answer:** No, the Limited Purpose FSA is only available if you enroll in the UMP high deductible plan. The Limited purpose is not an option to you otherwise.