

## 1. What is the Flexible Spending Accounts (FSA) Extended Plan Year?

Your Health Care and Dependent Care Flexible Spending Accounts (FSA) has an added feature that allows for an extension of the claim period for reimbursement. The extension provides employees with an extra two months after the end of the plan year. This creates a 14-month claim period in which reimbursements can be funded with one year of FSA contributions. Claims submitted for reimbursement cannot exceed the amount of money contributed in a plan year.

- Payroll Contribution Period:** January 1 – December 31
- Incurred Expense Period:** January 1 – February 28, a 14-month claim period
- Reimbursement Period:** January 1 – March 31, a 15-month period to request payment for eligible expenses

## 2. What does this mean?

- If you have unused FSA dollars for the plan year that ends on December 31, these funds can be used to pay for expenses incurred between January 1 – December 31 plus an extended claim period of January 1 – February 28.
- If there is a remaining balance of funds for the plan year and the claim is incurred after February 28, the remaining funds will be forfeited.
- All claims need to be submitted to the Office of Human Resources by March 31 to be considered for reimbursement for the plan year.

## 3. How does the extension period work?

- Claims with dates of service between January 1 and December 31 will be paid using available FSA funds for that plan year.
- Claims with dates of service between January 1 and February 28 of the following calendar year:
  - If the claim is incurred in this time period any remaining current plan year FSA funds will be applied to the claim. Once the current plan year funds are exhausted, then the claim will be applied to next plan year funds.
  - You will not have to request that current plan year funds be used. If there is a remaining balance and the claim is incurred January 1 – February 28 then the current balance will be used first.
- Claims with dates of service after February 28 will be paid using available next plan year FSA funds.

## 4. What if I was enrolled in FSA for the current plan and did not re-enroll for the new plan year?

- Claims with current plan year dates of service will be paid with available current plan year funds. If a claim is incurred January 1 – February 28 of the new plan year and there is available current plan funds then the claim is eligible for reimbursement. However if the claim is not submitted by the deadline of March 31 then it will be denied.

### Example:

The following illustrates an example of a claim that is submitted during the extension period for an employee who has a Health Care FSA in 2009 and 2010 with unused funds for 2009:

Date Claim Processed	Date of Service	Amount of Claim	Plan Year Claim Applied to	2009 Balance	2010 Balance
				\$150	\$500
12/8/09	11/26/09	\$25	2009	\$125	\$500
1/25/10	1/7/10	\$25	2009	\$100	\$500
3/15/10	2/26/10	\$300 <sup>1</sup>	2009/2010	\$0	\$300

<sup>1</sup> \$100 is applied to 2009 balance; \$200 is applied to 2010.

## 5. Where Can I Obtain Additional Information?

Your questions can be answered by:

- Visiting [hr.osu.edu/benefits/healthflex.htm](http://hr.osu.edu/benefits/healthflex.htm)
- Contacting the Office of Human Resources Customer Service Center, [service@hr.osu.edu](mailto:service@hr.osu.edu), (614) 292-1050, 1-800-678-6010, Fax: (614) 292-6235