



NEW TEMPORARY FLEXIBLE BENEFIT CHANGES TO HELP MEMBERS!

As a result of the Consolidated Appropriations Act of 2021, and because the State Insurance Committee voted to adopt some of the provisions that the IRS has permitted plan sponsors to choose whether to adopt, the following changes to flexible benefits are temporarily in effect:

1. Medical FSA and Limited purpose FSA (L-FSA) members may carry over all unused funds from plan year 2020 into the 2021 plan year, and may carry over all unused funds from plan year 2021 into the 2022 plan year. Prior to adoption of this temporary provision, you were only allowed to carry over up to a maximum of \$500 into the following year. (This rule will return in approximately 2 years after this temporary IRS provision has expired).
 - How could this impact me?
 - This will allow you to possibly avoid losing your funds to forfeiture, and you can plan to spend your saved dollars during 2021 or 2022. If you had a 2020 FSA or L-FSA with PayFlex, you should continue filing claims from 2020 with PayFlex until April 30, 2021. After April 30, 2021, PayFlex will transmit your full remaining balance to Optum Bank by July 1, 2021, and this amount will be added to your current 2021 balance at that time. Then, at the end of 2021 your full remaining balance in your FSA or L-FSA will be carried over and added to your 2022 election. You will still be required to file claims for each plan year by April 30 of the following year, but this *temporary* change will hopefully allow you to keep from losing your funds during the COVID pandemic. You may only file claims if you are a current state or higher education employee; former employees or terminated employees not eligible.
 - Where will I file claims?
 - Prior to April 30, 2021, you should file your plan year 2020 FSA or L-FSA claims with PayFlex. After that date, you can no longer file claims with a date of service from 2020, as April 30 is the deadline to file claims. But your balance will carry over and you can file plan year 2021 FSA or L-FSA claims with Optum Bank by April 30, 2022.
 - [PayFlex FSA Claim Form](#)
 - [Optum Financial Claim Form](#)
 - How do I check my FSA or L-FSA balance?
 - [To check the balance in your 2020 FSA, visit PayFlex and login to your account.](#) The balance in your PayFlex account will be transferred to Optum Bank by July 1, 2021.
 - [To check the balance in your 2021 FSA, visit Optum Bank and login to your account.](#)
2. A 12-month grace period will be added for plan years 2020 and 2021 on the dependent care FSA (DC-FSA).
 - How could this impact me?

- While your funds will not actually carry over from one year to the next, the plans are adding additional time for you to incur claims. You can incur dependent care expenses from January 1, 2020, through December 31, 2021, against your **plan year 2020** balance. You must file claims by December 31, 2021 or you will forfeit your balance. You can incur dependent care expenses from January 1, 2021, through December 31, 2022, against your **plan year 2021** balance. You must file claims by December 31, 2022, or you will forfeit your balance. You may only file claims if you are a current state or higher education employee; former employees or terminated employees not eligible.
 - Where will I file claims?
 - Prior to April 30, 2021, you should file your dependent care FSA claims with PayFlex. After that date, send your DC-FSA claims to Optum Bank.
 - [PayFlex FSA Claim Form](#)
 - [Optum Financial Claim Form](#)
 - How do I check my DC-FSA balance?
 - [To check the balance in your 2020 DC-FSA FSA, visit PayFlex and login to your account.](#)
 - [To check the balance in your 2021 DC-FSA, visit Optum Bank and login to your account.](#)
3. For the 2020 plan year, the maximum age of eligible dependents will increase.
- How could this impact me?
 - Previously, you could only file dependent care claims on your dependent child up until the age of 13. With this change, if your child turned 14 during 2020 you will be able to continue filing claims with dates of service during 2020 while they were age 13 – up to their 14th birthday. This provision is only in effect for the 2020 plan year, not 2021 or later.
 - Where will I file claims?
 - Until April 30, 2021, you should file your dependent care claims with PayFlex, our previous flexible benefits administrator. After April 30, 2021, and regardless if the date of service is from 2020, you should file your dependent care claims with Optum Bank, our new flex benefits administrator. You may only file claims if you are a current state or higher education employee; former employees or terminated employees not eligible.
 - [PayFlex FSA Claim Form](#)
 - [Optum Financial Claim Form](#)
 - How do I check my DC-FSA balance?
 - [To check the balance in your 2020 DC-FSA FSA, visit PayFlex and login to your account.](#)
 - [To check the balance in your 2021 DC-FSA, visit Optum Bank and login to your account.](#)