

## Dependent Care (FSA - Day Care)

A Dependent Care account reimburses participants for eligible child (under age 13 or other dependent who is physically or mentally incapable of self-support, and who spends at least 8 hours per day in the home) and adult care expenses. These are expenses that participants have to pay for so they can work. This account helps pay for costs such as day care, before and after school care, nursery school, preschool and summer day camp. If married, the employee and their spouse must both work or the spouse must be a full-time student or disabled. Employees may deposit from \$180 to \$5,000 annually.

*Any money not used by the end of the fiscal year is forfeited.* Claims must be filed by December 31st following the end of the fiscal year. Participants have a grace period, which allows them to use their plan year money through November 15th. Participants cannot use the FSA debit card for dependent care expenses due to the IRS requirement that services must be provided before payment can be made. Once payments are made, employees must submit claims online, by fax or mail. Visit the [Payflex](#) for more information.

**Do not include a dependent's health care expenses in FSA Day Care claims. Dependent's health care expenses must be included in a FSA Health Care account.**

## Health Care (FSA - Health)

**Health Care** account allows employees to put money into an account to pay health care expenses that are not covered by the group insurance. These include medical, dental, vision, hearing, and prescription drug expenses. These funds may be used to pay for copays, coinsurance and over-the-counter (OTC) items. Though many OTC items are eligible, participants need a written prescription for OTC drugs and medicines. In addition, to qualify as a reimbursable health care expense, the expense must be incurred (received) during an employee's eligible period of coverage and not be reimbursable from any other health insurance. Employees may deposit from \$180 to \$3,050 annually.

Participants can carry-over \$610 of unused health care account funds into the next year (The carry-over provision does not apply to the dependent care account.) Due to IRS regulations, a grace period is not permitted if carry-over is allowed within the plan. Visit the [Payflex](#) for more information.

## Health Savings Account (HSA)

An HSA is designed to work with a qualifying high-deductible health plan (HDHP). The money goes in tax-free, grows income tax-free and comes out income tax-free when you use it for qualified medical expenses.

This account is available **only** to employees who enroll in Consumer Directed HealthSelectSM. You can carry over unused funds from year to year and the account is yours to keep even if you change jobs, change health plans or retire. The HSA is administered by Optum Bank. The state contributes \$540 per for individual account and \$1,080 for a family account. The annual maximum for individual account is \$3,650 and \$7,300 for a family account. Members that are 55 years or older can have an additional "catch-up" contribution of up to \$1,000 per year. HSA contributions and limits may change from year to year, or based on eligibility requirements and the participant's age. Maximums are set by the IRS and include all contributions – both pre-tax and post-tax – to an HSA. Visit [Optum Bank](#) for more information.

### **Limited Flexible Spending Account**

**Limited Flexible Spending** account allows employees to put money into an account the same way the other spending accounts do, except it is limited to dental and vision expenses. Employees may deposit from \$180 to \$3,050 annually. This account is available **only** to employees who enroll in Consumer Directed HealthSelectSM. If not enrolling in Consumer Directed HealthSelectSM but interested in setting aside money on a pre-tax basis for eligible health care expenses – including dental and vision expenses, check out the Health Care account information mentioned above. Visit the [Payflex](#) for more information.