

Flexible Spending Accounts (FSAs) & Commuter Accounts

Administered by ASIFlex

www.asiflex.com/ORPEBB



Presented by:
Linda Freeze



Webinar Tips

Check your audio.

- If you're not hearing the webinar, go to the "Audio" tab in GoTo Webinar.
- Select your preferred speaker and microphone.

Ask questions.

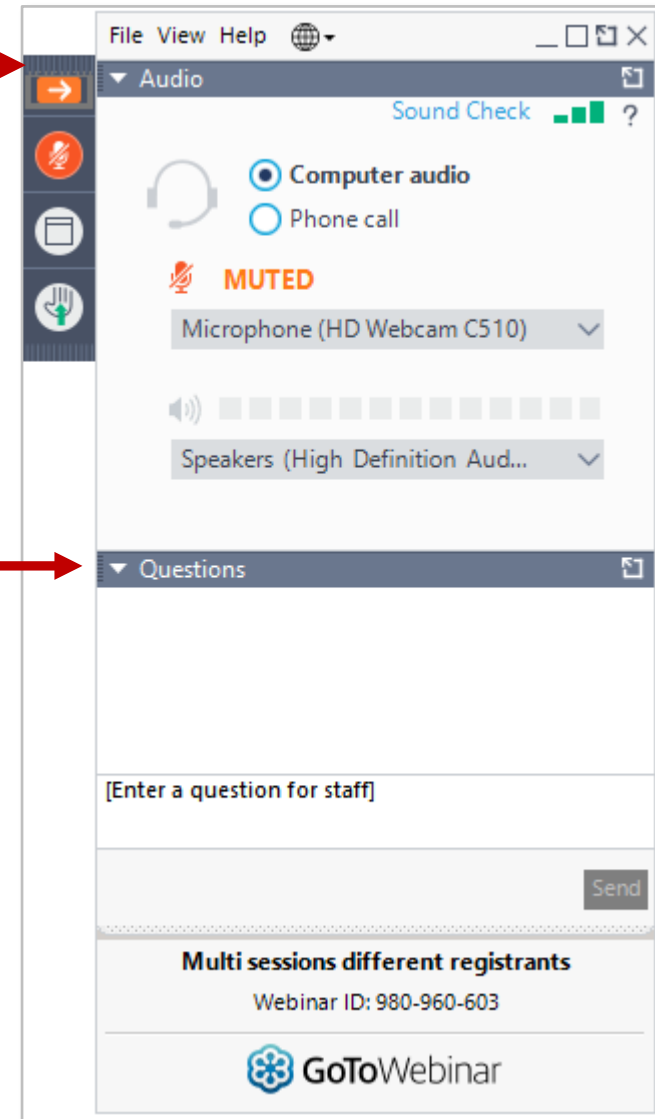
- Type in the "Questions" panel.
- Staff and carriers will answer questions in the panel and during the presentation, as appropriate

Review the presentation on demand.

- You'll receive a follow-up email when the recording is available.
- Captions are included in the recording.

Find additional benefits information.

- 2026 Benefits Information page at [PEBBinfo.com](https://www.pebbinfo.com).



Agenda

- Flexible Spending Accounts (FSAs)
 - What is an FSA and how FSAs work
 - Health Care FSA
 - Using your FSA and Garner
 - Dependent Care FSA
 - Important FSA Dates
- Commuter Benefit Accounts
 - Parking Reimbursement Account
 - Transit/Vanpool Reimbursement Account
 - Important Commuter Benefit Accounts Dates
- ASIFlex Corrections
- Contact Customer Service

Flexible Spending Accounts (FSAs)

What is an FSA?

- IRS-regulated spending account.
- Annual account to save pre-tax money for eligible expenses.
- Must enroll or re-enroll annually (enrollment does not carry over).
- Pretax contributions made through monthly payroll deductions.
- Pay for current year's eligible expenses.
- "Use it or lose it" – funds do not roll over at the end of the plan year.

Administrator:

- ASIFlex administers PEBB's FSA and Commuter Benefits.

Flexible Spending Accounts (FSAs)

IRS rules

- Enroll annually; elections last the full plan year unless a Qualified Status Change (QSC) occurs.
- Not required to be covered under PEBB health insurance.
- Access full health care funds anytime during the year.
- Unused funds are forfeited if not used within the year.
- Expenses can be for spouse and dependent children (not domestic partners).
- Grace period extends 2.5 months (through March 15), if you continue to be enrolled through Dec. 31.

Important!

PEBB chooses to offer the 2.5 month grace period rather than a rollover. If eligible, be sure to incur all expenses between January 1 and March 15 of the following year.

Flexible Spending Accounts (FSAs)

PEBB offers two types of FSAs

- **Health Care FSA:**

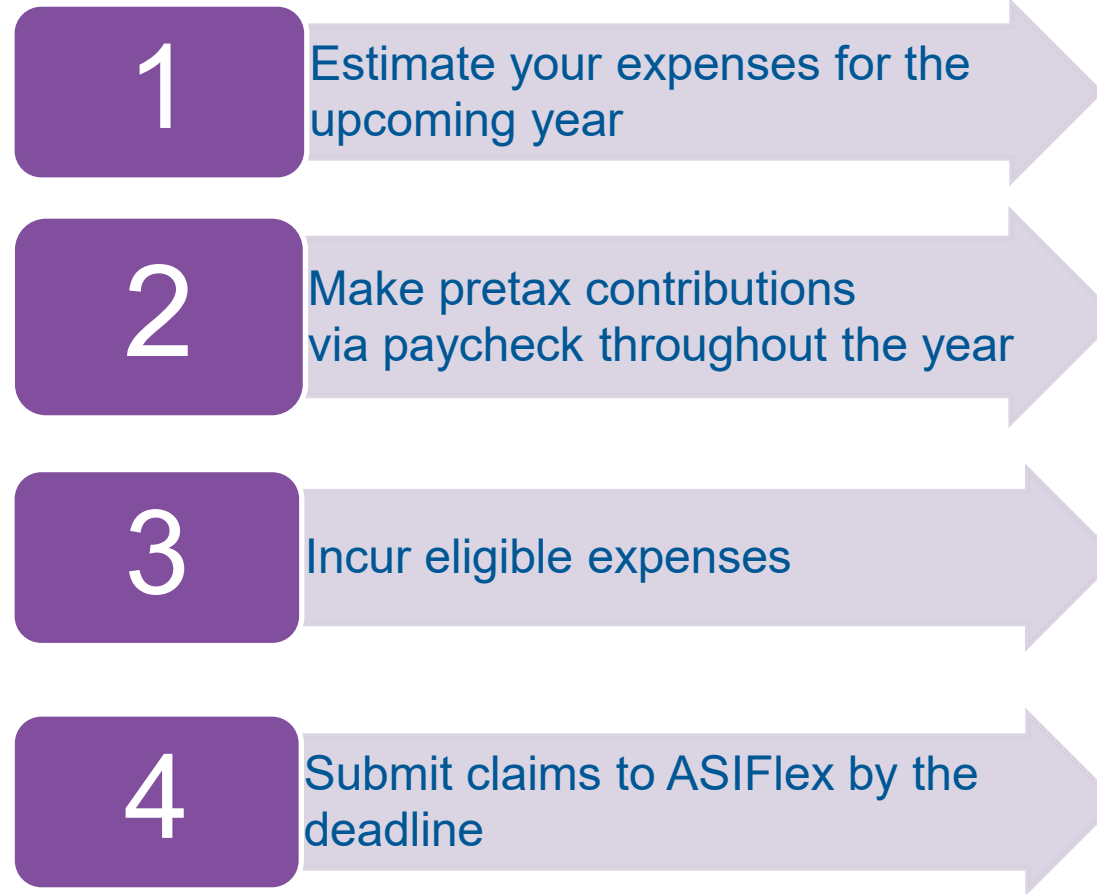
- Covers eligible medical, dental, and vision expenses
- Includes deductibles, copays, office visits, tests, supplies
- Find a full list of eligible expenses at <https://asiflex.com/orpebb/HCFSA.aspx>

- **Dependent Care FSA:**

- Covers your eligible dependent care expenses
- Includes childcare for children up to age 13 and care for dependent elders (daycare, after-school care, pre-school expenses)
- Find a full list of eligible expenses at <https://asiflex.com/orpebb/DepCareFSA.aspx>

Flexible Spending Accounts (FSAs)

How FSAs work



Flexible Spending Accounts (FSAs)

Annual enrollment required

Take action if you want an FSA in 2026!

- You **must complete Open Enrollment** to newly enroll or continue your Health Care or Dependent Care FSA.
- FSA enrollments to the next plan year **do not carry over**.
- If you don't enroll in an FSA during Open Enrollment (Oct. 1 – 31), you will not be allowed to add one during the correction period.

Important!

- If you choose not to participate in Open Enrollment, you won't be able to make corrections during the correction period.
- You'll need a qualifying life event to make any changes.

Health Care FSA

Annual maximum

- \$3,300/year per subscriber

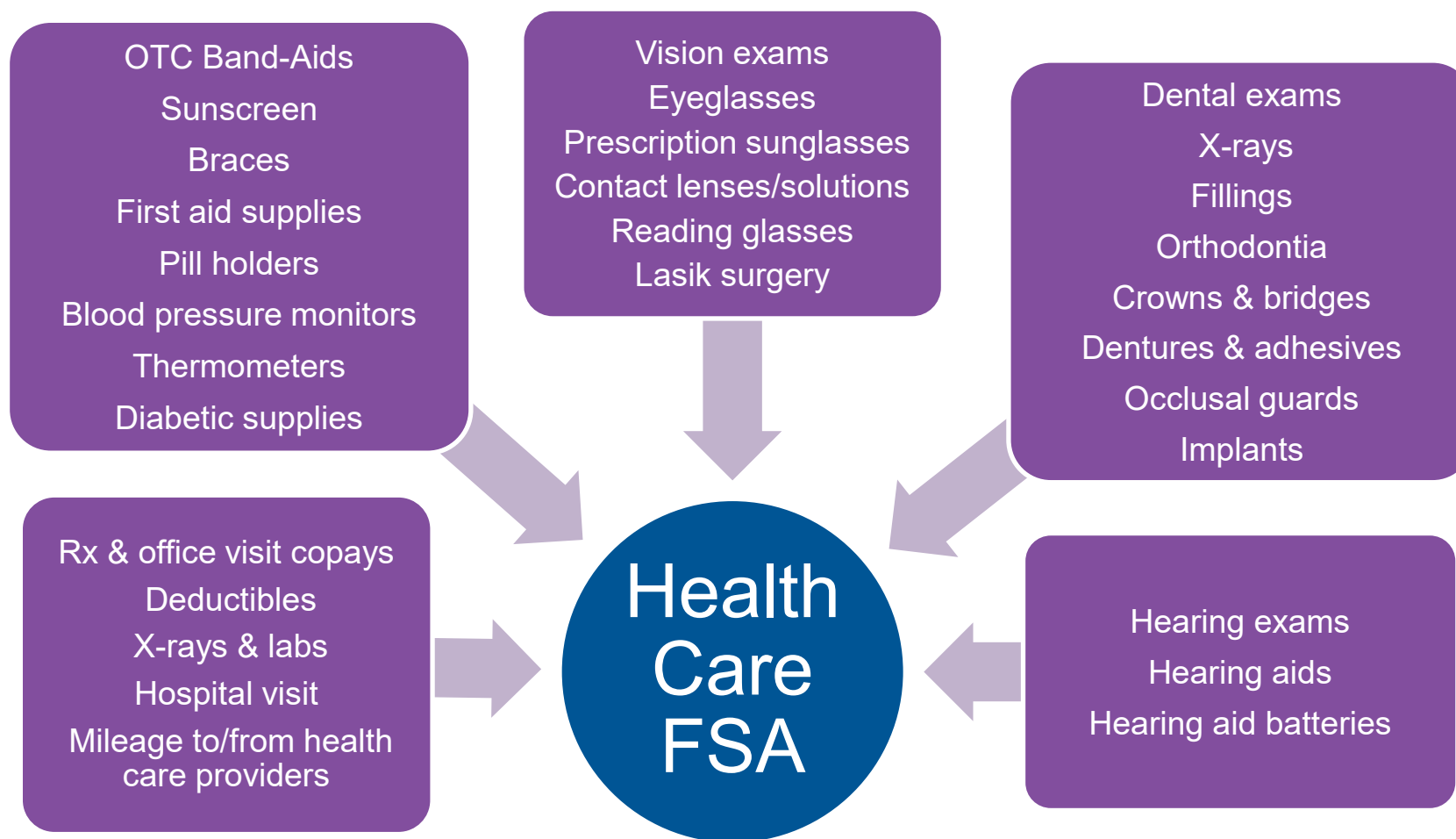
Avoid forfeitures:

- Plan for predictable, recurring expenses.
- Review past expenses as a guide.
- Be conservative – elections are final once enrolled.
- Use these tools:
 - [ASIflex.com/ORPEBB](https://www.asiflex.com/ORPEBB) – expense estimator, eligible expense list
 - [FSASStore.com](https://www.fsastore.com) for over-the-counter (OTC) products.
- Take advantage of the grace period – you have an extra 2.5 months to use your funds, if you continue to be enrolled through Dec. 31.

Use it or lose it!
Funds do not roll
over to the next
plan year.

Health Care FSA

Eligible expenses



For you and your eligible dependents

Health Care FSA

Ineligible expenses

- Services not provided yet; pretreatment estimates
- Cosmetic treatments or medications
- Illegal operations
- Expenses paid by insurance
- Diapers, maternity clothes
- Insurance premiums
- Dancing, swimming lessons
- Holistic treatments, natural remedies, vitamins
- Warranties
- Health care services for your domestic partner

Eligible FSA Expenses

Find a full list of eligible Health Care expenses:

<https://asiflex.com/orpebb/HCFSA.aspx>

Health Care FSA

Using your FSA and Garner

If you are enrolled in a Providence Health Plan or Moda medical plan and plan to use Garner, keep in mind...



You can't "double dip." That means you can't get paid back from both Garner and your Health Care FSA for the same expense. The IRS does not allow this.

Garner is technically considered a Health Reimbursement Arrangement or HRA. The IRS requires using an HRA first before a Health Care FSA.

For more details about using Garner with an FSA, review the [Frequently Asked Questions \(FAQs\)](#).

Health Care FSA

Using your FSA and Garner (continued)

When you receive care from a Garner-approved provider, get reimbursed by Garner first. Then, use your Health Care FSA for other expenses not covered by Garner. **Garner is for eligible medical expenses only (not vision or dental expenses).**

Step 1: Get Reimbursed by Garner

Use Garner to find a Garner-approved provider. Pay costs out of your pocket, and Garner will reimburse you.

Garner reimburses eligible expenses such as office visits, lab work, procedures, and prescriptions.

Step 2: Use Your Health Care FSA to Pay for Other Expenses

Use your Health Care FSA to pay for out-of-pocket costs not covered by Garner.

This may include dental work, glasses/contacts, and over-the-counter medication.

After Garner reimburses you up to the annual limit, you can then use your Health Care FSA for Garner Top Provider-related expenses.

Dependent Care FSA

Annual maximum

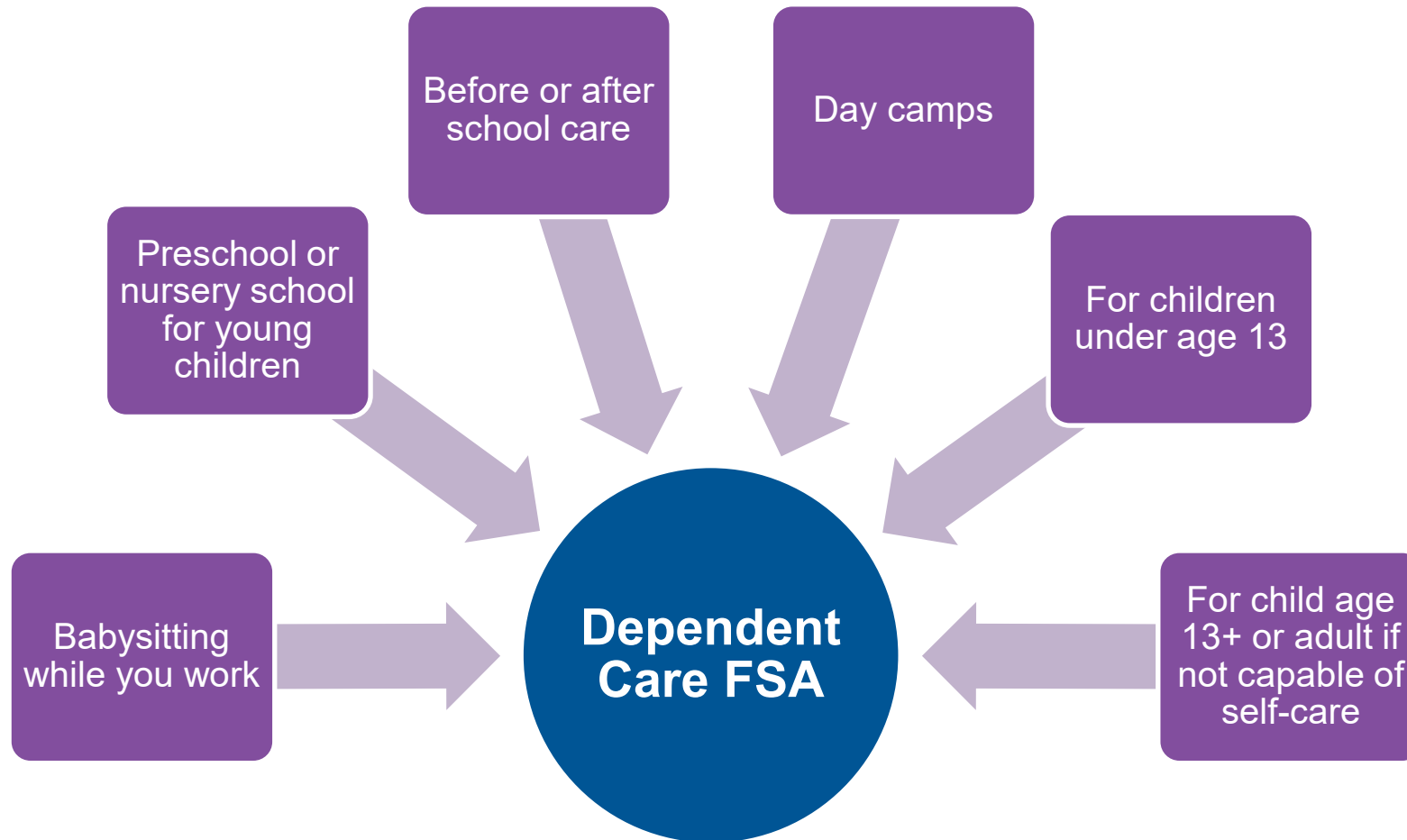
- \$7,500/year per family
- \$3,750/year if married and filing separate income tax returns
- Find a full list of eligible Dependent Care expenses:
<https://asiflex.com/orpebb/DepCareFSA.aspx>

Use it or lose it!

Funds do not roll over to the next plan year.

Dependent Care FSA

Eligible expenses



Dependent Care FSA

Ineligible expenses

- Services not yet provided
- Educational or tuition expenses
- Kindergarten or higher education costs
- Overnight camp expenses
- Services during vacation, holidays, or leave of absence
- Only custodial parent's expenses eligible in divorce situations
- Expenses exceeding \$7,500/year per family

Eligible FSA Expenses

Find a full list of eligible Dependent Care expenses: <https://asiflex.com/orpebb/DepCareFSA.aspx>

Dependent Care FSA

Helpful tips

- Start a Dependent Care FSA when you're ready to begin childcare, not at birth or during Open Enrollment.
- Notify PEBB within 30 days if your childcare situation changes in 2026 to adjust FSA contributions.
- Submit claims promptly to avoid losing funds.
- Dependent Care FSA cannot be used for healthcare expenses for your dependents.

Flexible Spending Accounts (FSAs)

Important dates

- Claims must be incurred between January 1 and March 15 of the following year (14 ½ months) or during your coverage period.
- Incurred means the service was received or the product secured, regardless of payment timing.
- Claims submission deadline: March 31.
- Submit early to avoid missing the deadline.

Remember!

You must continue to be enrolled through Dec. 31 to be eligible for the 2.5-month grace period.

Commuter Benefit Accounts

How do they work?

- IRS-regulated account
- You can enroll, change, or cancel anytime
- Your election is month-to-month
- Make pretax contributions through payroll deductions
- Pay for current month commuting expenses
- Submit claims for parking or transit expenses incurred during your coverage period
- Reimbursements are capped at the IRS monthly limit
- Unused funds are forfeited after 6 months

Commuter Benefit Accounts

Two types: Parking and Transit

Parking Reimbursement Account:

- Parking at your place of employment, or
- Parking at a non-state-owned location from which you commute to work.

Note: If you park at a state-owned lot or garage, you don't qualify for the Parking Reimbursement Account. You will pay for your parking expense through payroll deductions.

Important!

You can only use a Parking Reimbursement Account if you park at a non-state-owned lot or garage.

Commuter Benefit Accounts

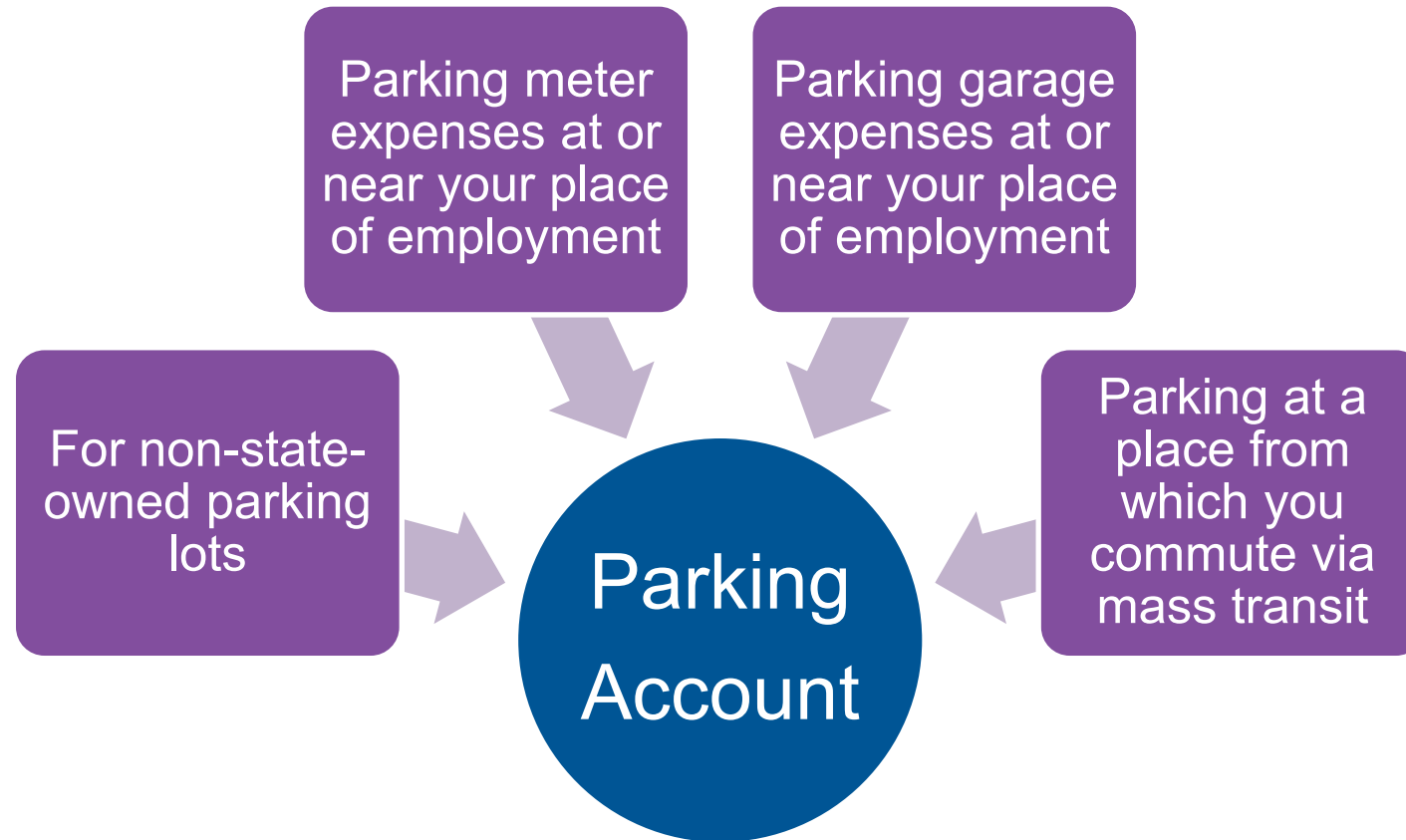
Two types: Parking and Transit

Transit/Vanpool Reimbursement Account:

- Commuting expenses via a transit reimbursement account.
- Bus, rail, ferry, vanpool expenses that you incur commuting to and from work.
- Bicycles are **not** included.

Parking Reimbursement Account

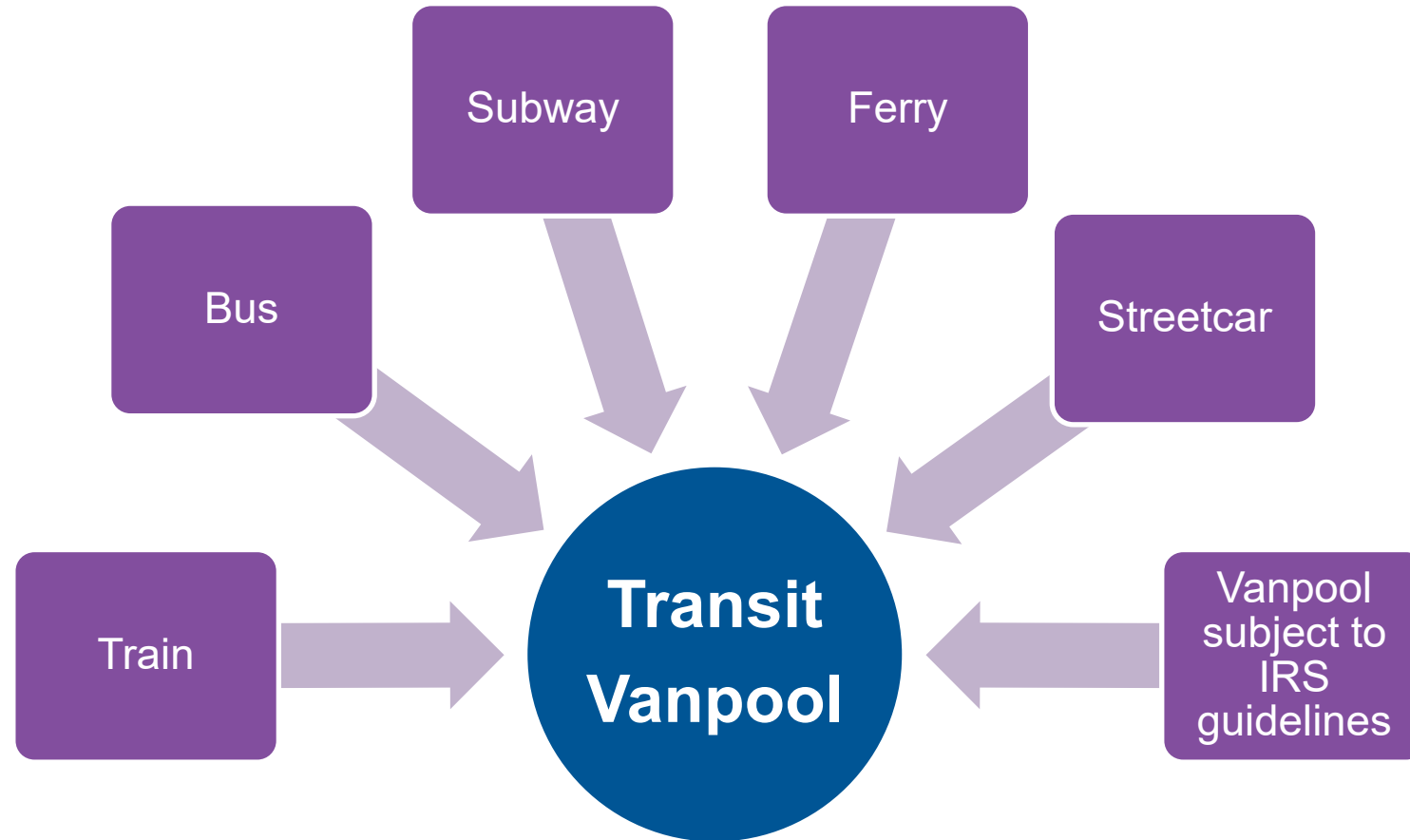
\$325 maximum per month*



* Limits are set annually by IRS regulations.

Transit/Vanpool Reimbursement Account

\$325 per month*



* Limits are set annually by IRS regulations.

Commuter Benefit Accounts

Ineligible Expenses

- Non-work-related parking or transit costs
- Parking at a state-owned lot already deducted pretax
- Bicycle or repairs
- Rideshare (Uber, Lyft)
- Gas, fuel, or vehicle repairs

Commuter Benefit Accounts

IRS requires proof with claims



The IRS requires you to:

- **Certify** that expenses are eligible and not reimbursed elsewhere.
- **Provide third-party documentation**, or explain if unavailable (e.g., metered street parking).
- **Submit claim form:** Required for manual submissions (mail/fax), but not for online or debit card claims.

Commuter Benefit Accounts

Important dates

- Claim deadline: Submit by **March 31** for expenses incurred the previous year.
- Inactive accounts (no activity for 180 days) are terminated, and balances are forfeited.

University members only:

- When enrolling online, be sure you select the correct number of contributions and indicate any months without contributions.
- Errors may impact your balance.

Summary for employee of 58030 Oregon State University		(Open)
Number of Contributions per year: <input checked="" type="radio"/> 9 <input type="radio"/> 10 <input type="radio"/> 11 <input type="radio"/> 12		No Contribution Months for the year: <input type="checkbox"/> June <input type="checkbox"/> July <input type="checkbox"/> August <input type="checkbox"/> September
Action	Plan Type/Plan Name	
Enroll	Dependent Care Flexible Spending Account	
Enroll	Health Care Flexible Spending Account	
Enroll	Transportation	
Enroll	Parking	
<div>Back Continue</div>		

ASIFlex Corrections

Before January 1, 2026:

- You must request changes to your 2026 FSA by **December 12, 2025**.
- Updates will be effective January 1, 2026.
- If you don't enroll during Open Enrollment in October, you can't sign up for an FSA.
- Make sure you understand your choices, amounts, and any penalties if you fail to make a change before January 1, 2026.

ASIFlex Corrections

As of January 1, 2026:

- All ASIFlex issues go to PEBB as appeals.
- No Health Care or Dependent Care FSA cancellations or changes unless you experience a Qualified Status Change (QSC).
- No retroactive FSA corrections or enrollments (members may lose money).
- No mid-year enrollments or prospective increases/decreases without a QSC.
- PEBB will adjust the number of months prospectively if you enroll mid-year with a QSC.

ASIFlex Corrections

After Open Enrollment, PEBB will send letters and emails to verify your ASIFlex enrollments.

- You will receive one USPS mailing and one email for each ASIFlex benefit enrollment (FSAs, Commuter)
- Letters are printed on different colors of paper depending on the type of enrollment:
 - **Health Care FSA = Blue**
 - **Dependent Care FSA = Pink**
 - **Parking Account = Orange**
 - **Transportation Account = Green**

ASIFlex Corrections

The purpose of PEBB sending the letters and emails is to:

- Confirm the account(s) you selected during Open Enrollment are correct.
- Explain how the account(s) work, what's covered, and what's not allowed.
- Confirm your monthly contribution amount.
- Confirm the number of months you plan to contribute.
- Explain rules for making corrections.
- Provide corrections deadline and penalties for not making corrections, if needed.

ASIFlex Customer Service



Contact ASIFlex for account details and claims questions.

- **Web:** asiflex.com/ORPEBB
- **Email:** asi@asiflex.com
- **Phone:** 800-659-3035
- **Mailing address:**
PO Box 6044
Columbia, MO 65205

Hours of operation:
Monday – Friday: 5 a.m. – 5 p.m. PT
Saturday: 7 a.m. to 11 a.m. PT

PEBB Member Services

Phone: 503-373-1102

Monday – Friday, 8 a.m. – 5 p.m.
(closed weekends and holidays)

Email: pebb.benefits@odhsoha.oregon.gov

Enroll: PEBBenroll.com

Forms: oregon.gov/OHA/PEBB/Pages/forms.aspx

Plan Info: PEBBinfo.com

Interpreters available –
email to set an
appointment

Intérpretes disponibles:
envíe un correo
electrónico
para programar una
cita