

Understanding Flexible Spending Accounts (FSAs) & Commuter Accounts

Administered by ASIFlex

www.asiflex.com/ORPEBB



Webinar Tips

Note:

If you're not hearing the webinar, click the "gear" icon and check your audio settings. 1

Ask questions.

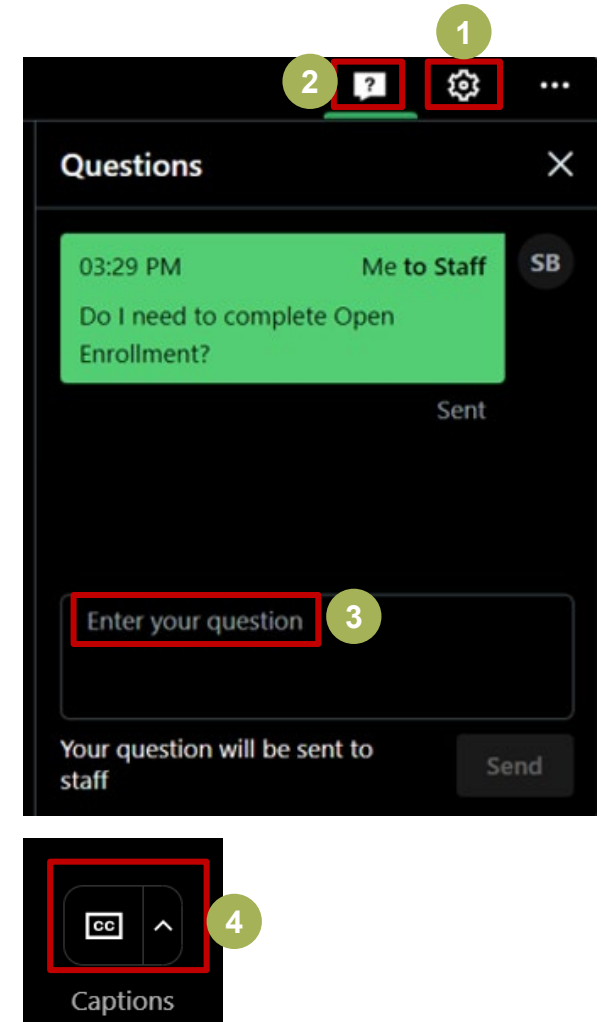
- Click on the question mark icon. 2
- Type in your questions. 3
- Staff will answer questions directly through the Questions panel and out loud during the presentation.

Watch or read the presentation.

- Click the Captions button to turn on closed captions during the webinar. 4
- You'll receive a follow-up email when the recording and slides are available.
- Captions are included in the recording.

Review additional benefits information.

- Go to the [Benefits Information](#) page at [PEBBinfo.com](https://pebbinfo.com).



Agenda

01 FSAs at a Glance

02 Health Care FSA

03 Dependent Care FSA

04 Commuter Benefit Accounts

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06 FSA Questions

Section 01

FSAs at a Glance



FSAs at a Glance

What is an FSA?



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.

FSAs at a Glance

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 ½ months (through March 15), if you continue to be enrolled through Dec. 31.

Important!

PEBB chooses to offer the 2 ½-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.

FSAs at a Glance

PEBB offers two types of FSAs

Health Care FSA:

- Covers eligible medical, dental, and vision expenses.
- Includes deductibles, copays, office visits, tests, supplies.

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).

FSAs at a Glance

How FSAs work



Estimate your expenses for the upcoming year.



Make pretax contributions via paycheck throughout the year.



Incur eligible expenses.



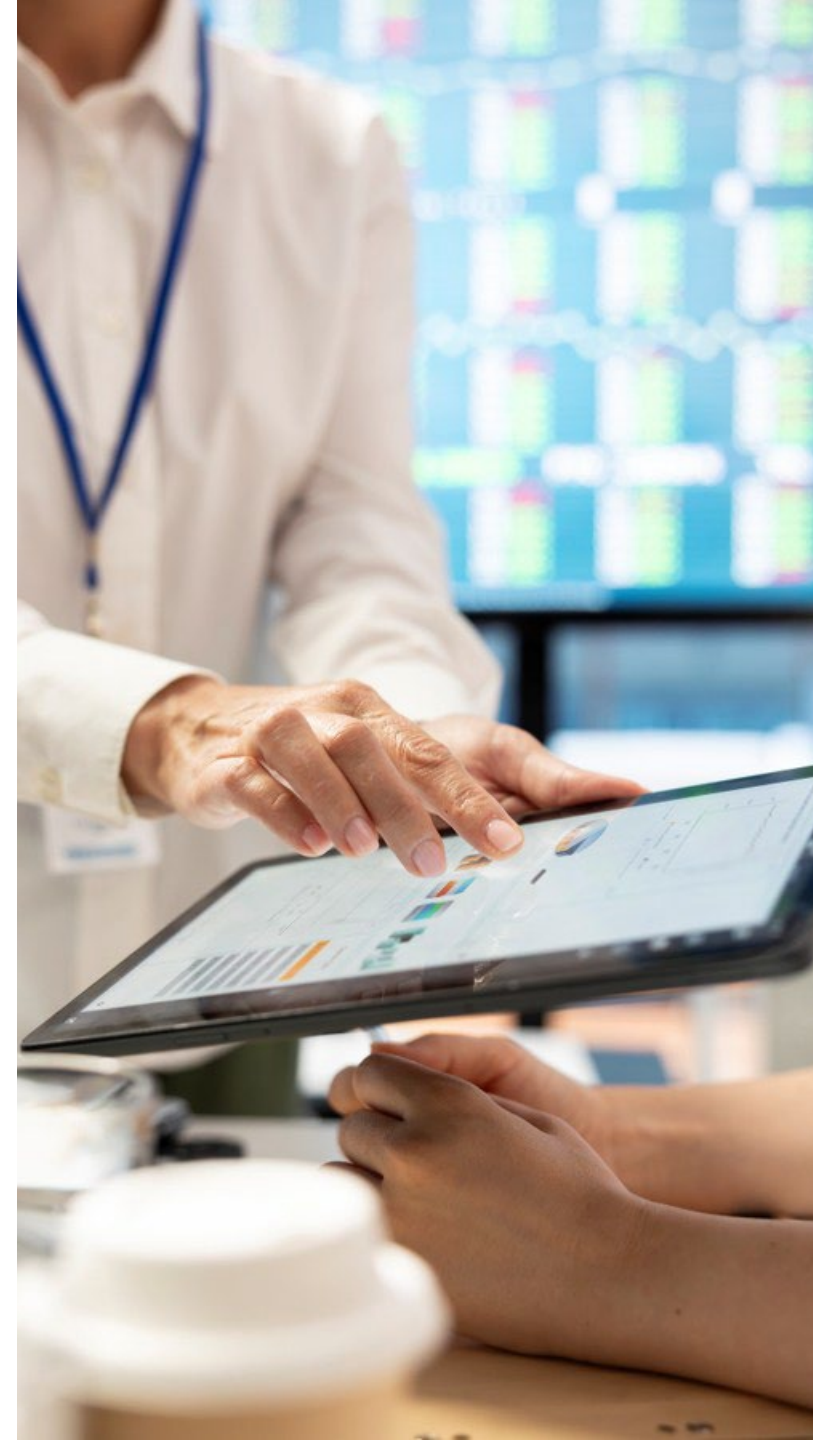
Submit claims to ASIFlex by the deadline.



**Get
reimbursed!**

Section 02

Health Care FSA



Health Care FSA

Annual maximum

\$3,400/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.
 - [FSASore.com](https://www.fsastore.com) for over-the-counter (OTC) products.
- Take advantage of the grace period—you have an extra 2 ½ 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

Health Care FSA

- | | | | | |
|---|---|--|---|--|
| <ul style="list-style-type: none">• Rx & office visit copays• Deductibles• X-rays & labs• Hospital visit• Mileage to/from health care providers | <ul style="list-style-type: none">• OTC Band-Aids• Sunscreen• Braces• First aid supplies• Pill holders• Blood pressure monitors• Thermometers• Diabetic supplies | <ul style="list-style-type: none">• Vision exams• Eyeglasses• Prescription sunglasses• Contact lenses/solutions• Reading glasses• Lasik surgery | <ul style="list-style-type: none">• Dental exams• X-rays• Fillings• Orthodontia• Crowns & bridges• Dentures & adhesives• Occlusal guards• Implants | <ul style="list-style-type: none">• Hearing exams• Hearing aids• Hearing aid batteries |
|---|---|--|---|--|

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 currently use Garner or plan to next year, 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 [Garner Online Guide](#).

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, up to an annual limit.

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, such as 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.

Health Care FSA

Important dates

Deadline to incur expenses	Incurred vs. paid	Deadline to submit claims	Submit early
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 ½–month grace period.

Section 03

Dependent Care FSA



Dependent Care FSA

Annual maximum



\$7,500/year
per family.



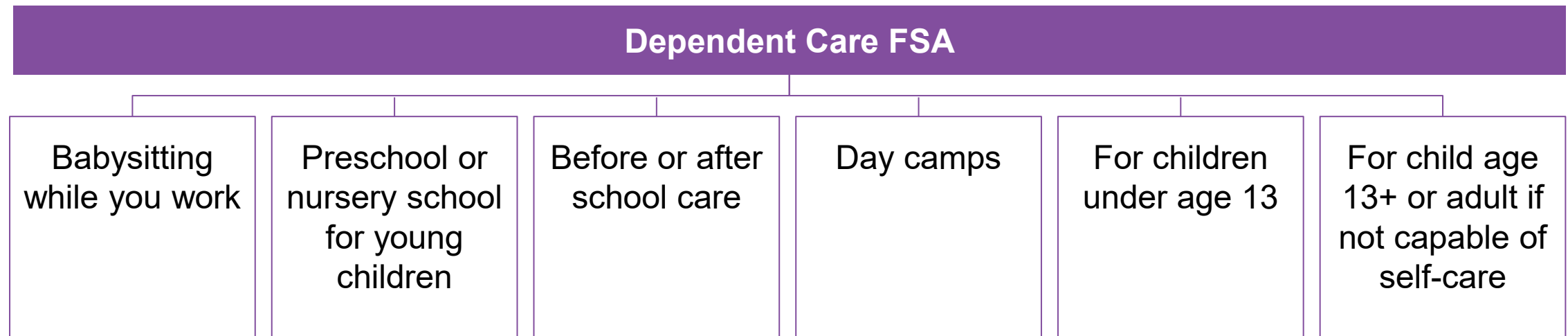
\$3,750/year
if married and filing separate income
tax returns

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](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 2027 to adjust FSA contributions.



Submit claims promptly to avoid losing funds.



Dependent Care FSA cannot be used for healthcare expenses for your dependents.

Dependent Care FSA

Important dates

Deadline to incur expenses	Incurred vs. paid	Deadline to submit claims	Submit early
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 ½–month grace period.

Section 04

Commuter Benefit Accounts



Commuter Benefit Accounts

How do they work?

- › 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.
- › You can enroll, change, or cancel anytime.
- › Your election is month-to-month.
- › Unused funds are forfeited after 6 months.

Review all eligible expenses at <https://asiflex.com/orpebb/Commuter.aspx>.

Commuter Benefit Accounts

Two types: Parking and Transit

Parking Reimbursement Account: \$340/month

- Set aside pretax money from your paycheck to pay for parking at or near a location from which you work or commute to work.
- Submit claims for parking expenses incurred during your coverage period.
- Reimbursements are capped at the IRS monthly limit.

Important!

If you park at a state-owned lot or garage and pay the parking expense through pre-tax payroll deductions, you don't qualify for the Parking Reimbursement Account.

Commuter Benefit Accounts

Two types: Parking and Transit

Mass Transit/Vanpool Reimbursement Account: \$340/month

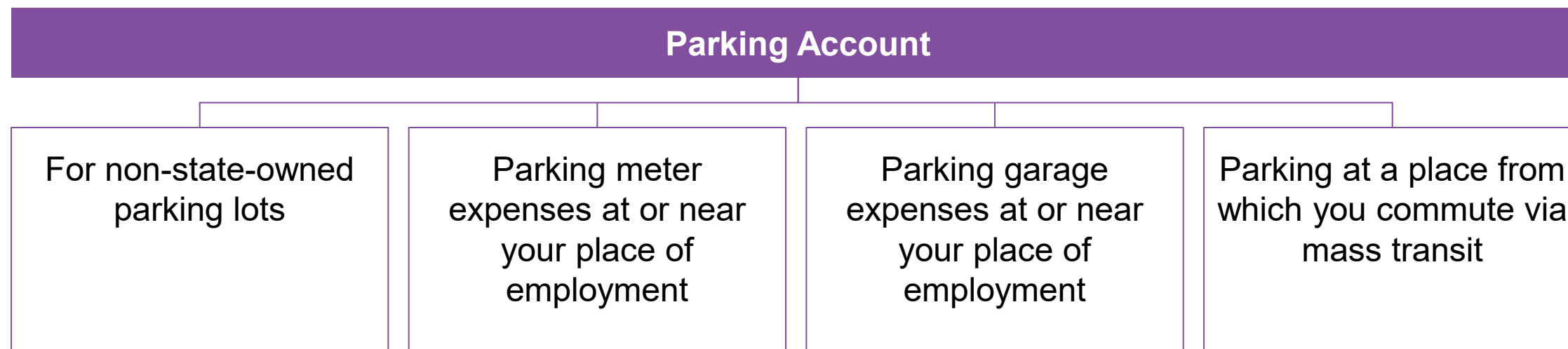
- Set aside pretax money from your paycheck to pay for transit expenses.
- Eligible expenses include vanpool, bus, rail, or ferry that you incur to commute to and from work.
- Bicycles are not included.
- Submit claims for transit expenses incurred during your coverage period.
- Reimbursements are capped at the IRS monthly limit.

Important!

If you pay for mass transit passes through pre-tax payroll deductions, you don't qualify for the Commuter Transportation Account.

Parking Reimbursement Account

\$340 maximum per month*

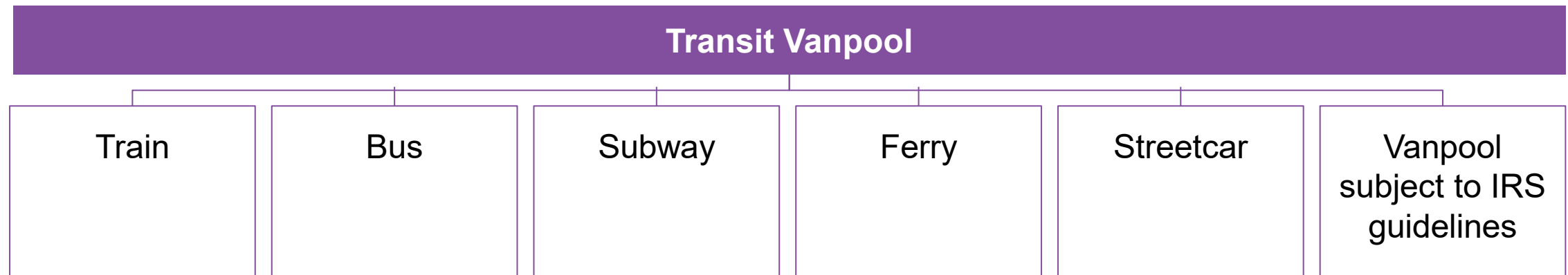


*** Limits are set annually by IRS regulations.**

Review all eligible expenses at <https://asiflex.com/orpebb/Commuter.aspx>.

Transit/Vanpool Reimbursement Account

\$340 per month*



*** Limits are set annually by IRS regulations.**

Review all eligible expenses at <https://asiflex.com/orpebb/Commuter.aspx>.

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.

Review all eligible expenses at <https://asiflex.com/orpebb/Commuter.aspx>.

Commuter Benefit Accounts

Special rules



The IRS requires proof with claims — you must:



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.



You can enroll, change, or cancel anytime.



Your election is month-to-month.



Unused funds are forfeited after 6 months.

Commuter Benefit Accounts

Important dates

Deadline to incur expenses

Claim deadline: Submit by March 31 for expenses incurred the previous year.

Inactive accounts

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: ☒ 9 ☐ 10 ☐ 11 ☐ 12		No Contribution Months for the year: ☐ June ☐ July ☐ August ☐ September
Action	Plan Type/Plan Name	
Enroll	Dependent Care Flexible Spending Account	
Enroll	Health Care Flexible Spending Account	
Enroll	Transportation	
Enroll	Parking	
<div>Back</div> <div>Continue</div>		

Section 05

Enrollment and Corrections



Enrolling in an FSA

Annual enrollment required

Take action if you want an FSA in 2027!

- 1 You must complete Open Enrollment to newly enroll or continue your Health Care or Dependent Care FSA.
- 2 FSA enrollments to the next plan year do not carry over.
- 3 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.

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 including:

- Health Care FSA.
- Dependent Care FSA.
- Parking Account.
- Transportation Account.



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 Corrections

Before January 1, 2027:

- You must request changes to your 2027 FSA by December 11, 2026.
- Updates will be effective January 1, 2027.
- If you don't complete 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, 2027.

As of January 1, 2027:

- 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.

Section 06

FSA Questions





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**