

State of Oregon

Flexible Spending

and

Commuter Accounts

www.asiflex.com/ORPEBB



Presented by:

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Benefits Manager for
PEBB/OEBB



Webinar Tips

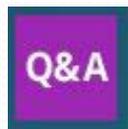
- Close all other programs on your computer
- You can resize, move and minimize the windows within your webinar screen
- Use “widget” icons at the bottom to open/close windows



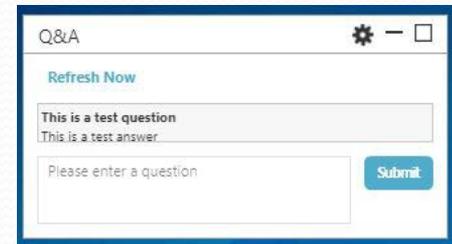
Presentation Slides –adjust size for easier viewing



Media Player – displays webcam



Type questions into the “Q&A” widget



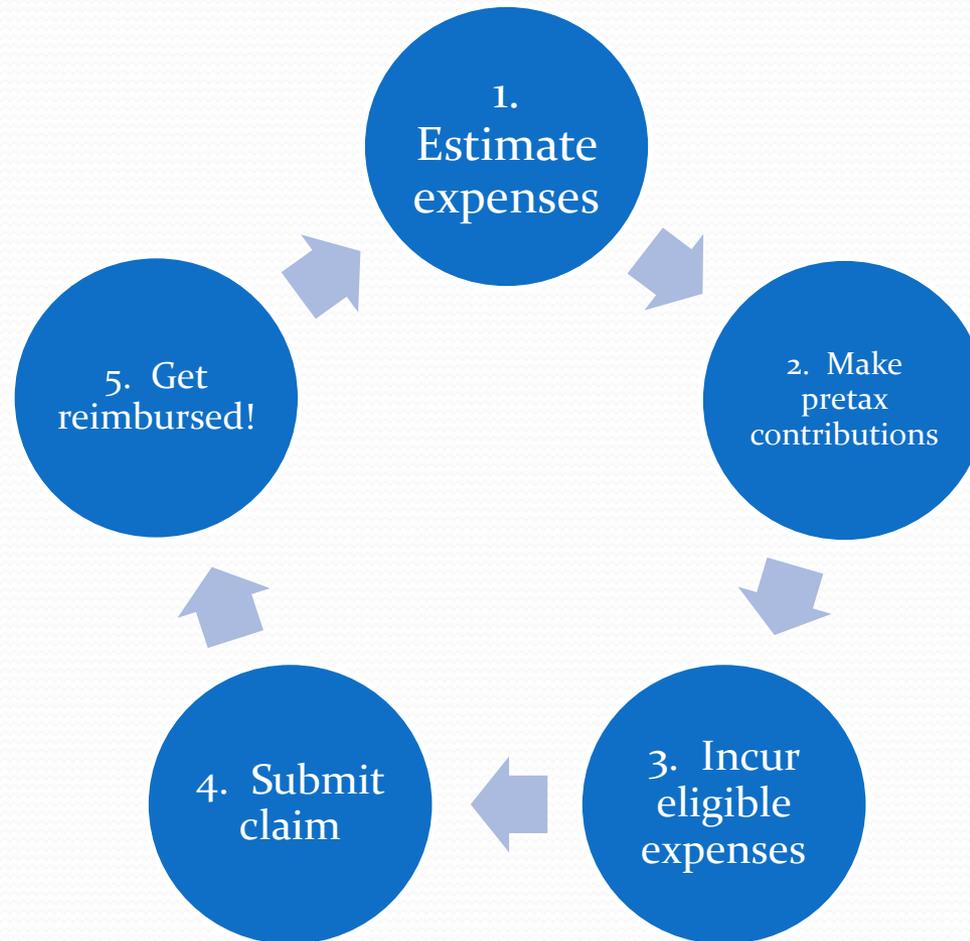
The screenshot shows a window titled "Q&A" with a settings gear icon, a minus sign, and a close button in the top right corner. Below the title bar, there is a "Refresh Now" link. The main content area contains two text input fields: the first is pre-filled with "This is a test question" and the second with "This is a test answer". Below these fields is a larger text input field labeled "Please enter a question" and a blue "Submit" button.

What are FSAs?

- Flexible **S**pending Accounts
 - Year-to-year account
 - Set aside pretax dollars
 - Pay for current year expected expenses
 - May enroll in any health insurance plan
 - Two Accounts:
 - Health Care FSA
 - Deductibles, Co-Pays, Office Visits, Medical, Dental, Vision
 - Dependent Care FSA
 - Daycare, after-school care, pre-school, nursery school



How does it work?



IRS Regulated FSA Rules



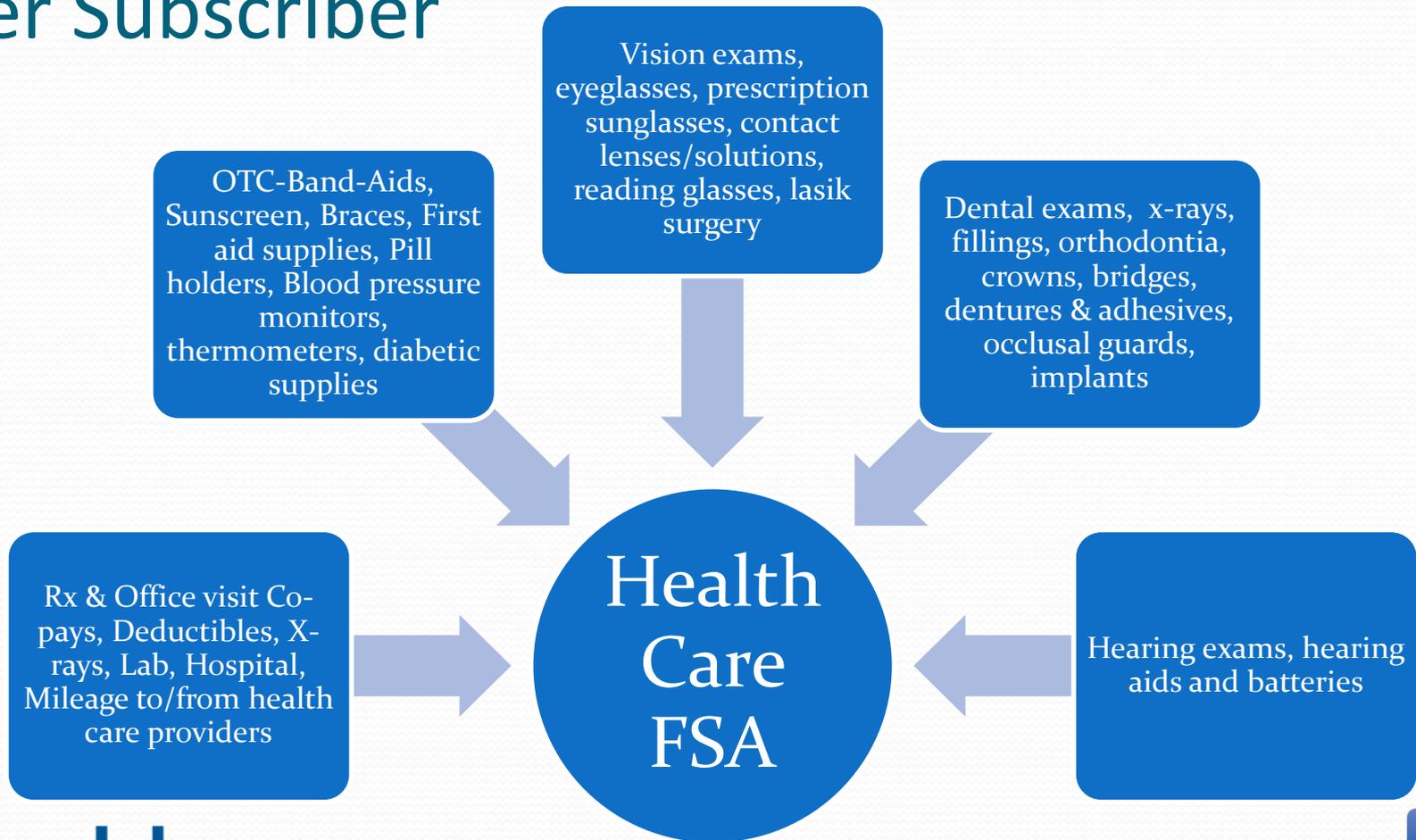
- **Enroll every year** with a new election
- **Spend** all funds during the year
- Expenses must be **incurred** during your period of coverage, or plan year
- **Do not have to be covered** under the State's health insurance
- Use to pay expense for **spouse and dependent children**
- Election **remains in effect** for the plan year unless you experience a qualified status change (QSC)
- Can **access all health care funds anytime** during the year
- Unused funds are **forfeited**
- **Grace Period** 2 ½ months through March 15

How to avoid forfeitures



- It's easy!
 - Plan for **predictable and recurring** expenses
 - Expenses you **know** you will have during the year
 - **Review** prior year expenses as a guide
 - Be **conservative**
 - Use online **tools** at **www.asiflex.com/ORPEBB**
 - Expense estimator
 - Eligible expense listing
 - FSASore.com resource for OTC products
 - Remember, you have an additional 2 ½ months to spend!

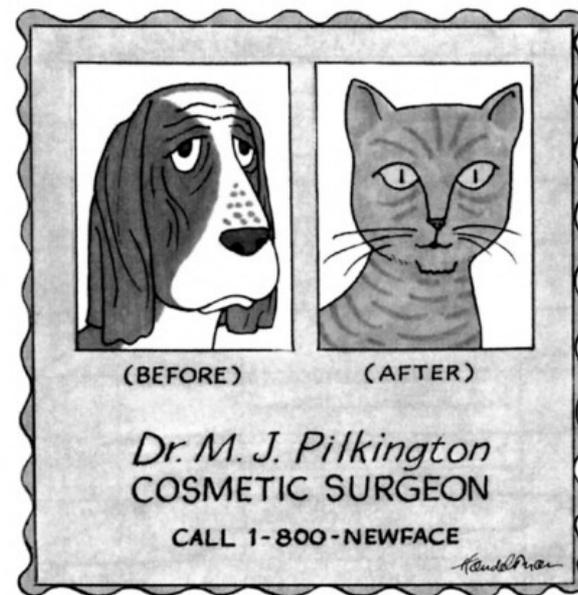
General-Purpose Health Care FSA - \$2,700 Per Subscriber



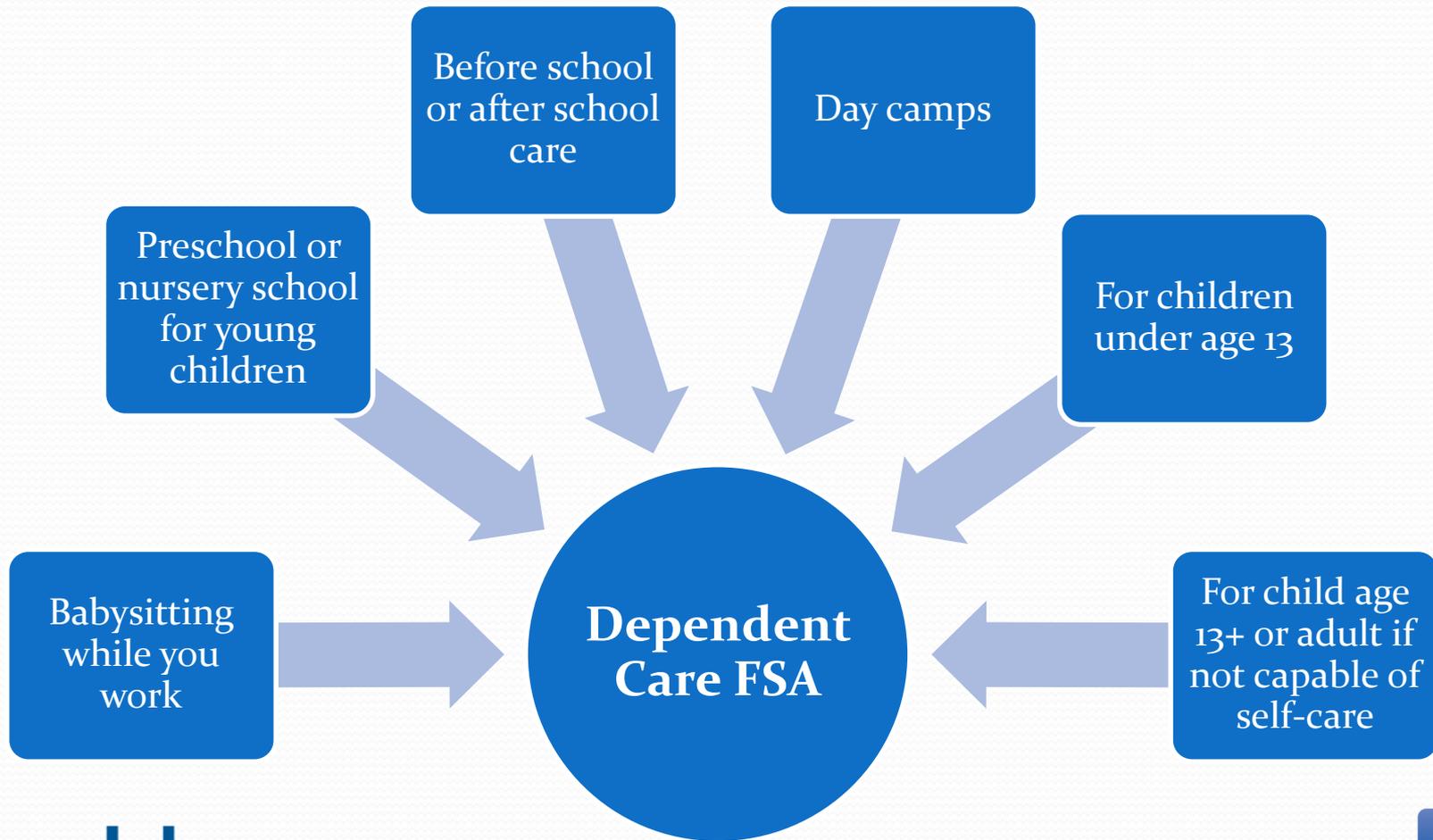


Ineligible Health Care Expenses

- Services not provided yet; pretreatment estimates
- Cosmetic treatments or medications
- General health and well-being
- Illegal operations
- Expenses paid by insurance
- Diapers, maternity clothes
- Insurance Premiums
- Dancing, swimming lessons
- Holistic, natural remedies, vitamins
- Warranties

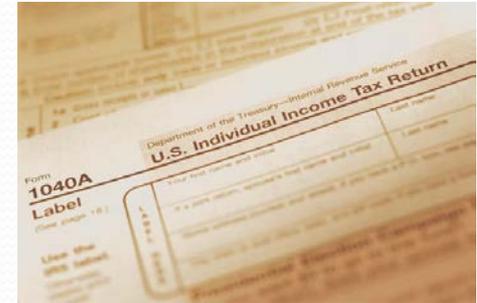


Dependent Care - \$5,000*



Compare FSA to Tax Credit

- Dependent Care FSA
 - \$5,000 for *one or more* dependents
- Tax Credit
 - Limited to \$3,000 for one dependent; or \$6,000 for two or more dependents
- Consult tax advisor to determine best option
- Both you and dependent care provider must report on personal tax return





Ineligible Dependent Care Expenses

- Services not provided yet
- Educational or tuition expenses
 - Kindergarten or higher education
- Overnight camp expenses
- Services provided while you are on vacation, holidays, leave-of-absence
- Divorce situations – only expenses incurred by custodial parent are eligible
- Expenses in excess of \$5,000 per family per calendar year



Don't
FORGET!



Important Dates

- Claims must be incurred:
 - January 1 through March 15 of the following year (14 ½ months) (or your months of coverage)
 - Incurred means that you have actually had the service provided, or that you have secured the product, that gave rise to the expense; regardless when or if paid
- Deadline to Submit Claims:
 - March 31
 - Don't wait until the last minute as you may miss the date!

What are Commuter Benefit Accounts?

- Set aside pretax dollars
- Pay for current month commuting expenses
- Parking Accounts
 - Parking at your place of employment, or at a place from which you commute to work
 1. Pretax employer-sponsored parking; or,
 2. Parking Reimbursement Account**You can't have BOTH; just one!**
- Mass Transit/Van Pool Account
 - Bus, rail, ferry, van pool



How does it work?



- Choose one parking account
 - If you park at a State-owned lot, the State will deduct the cost from your paycheck pretax
 - If you park at another location that is not State-owned, you choose how much to set aside into a parking reimbursement account pretax
- Transit or Van Pool
 - If you incur expenses to commute to work, you can elect how much you wish to set aside into a transit reimbursement account pretax

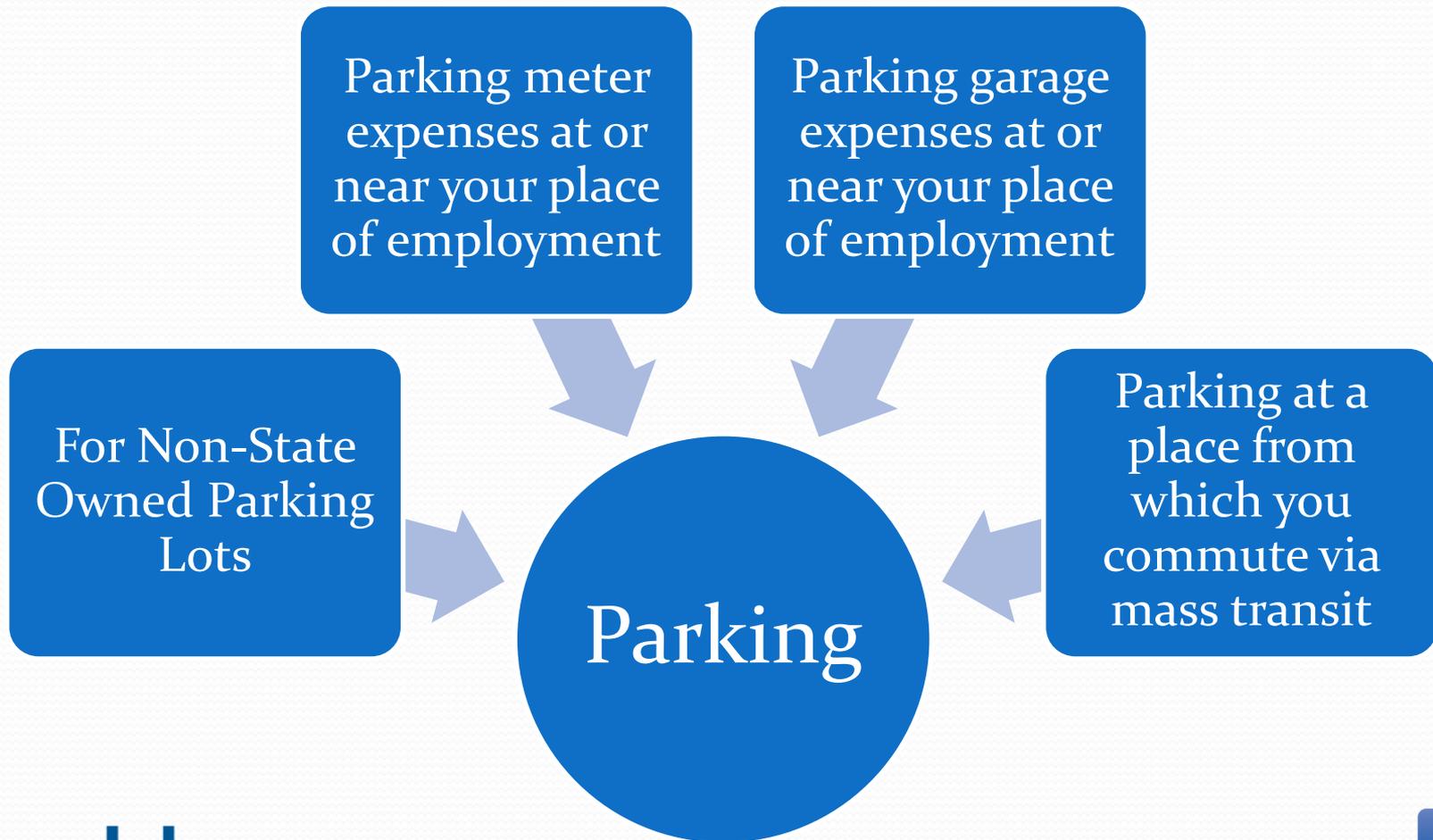


IRS Regulated Rules

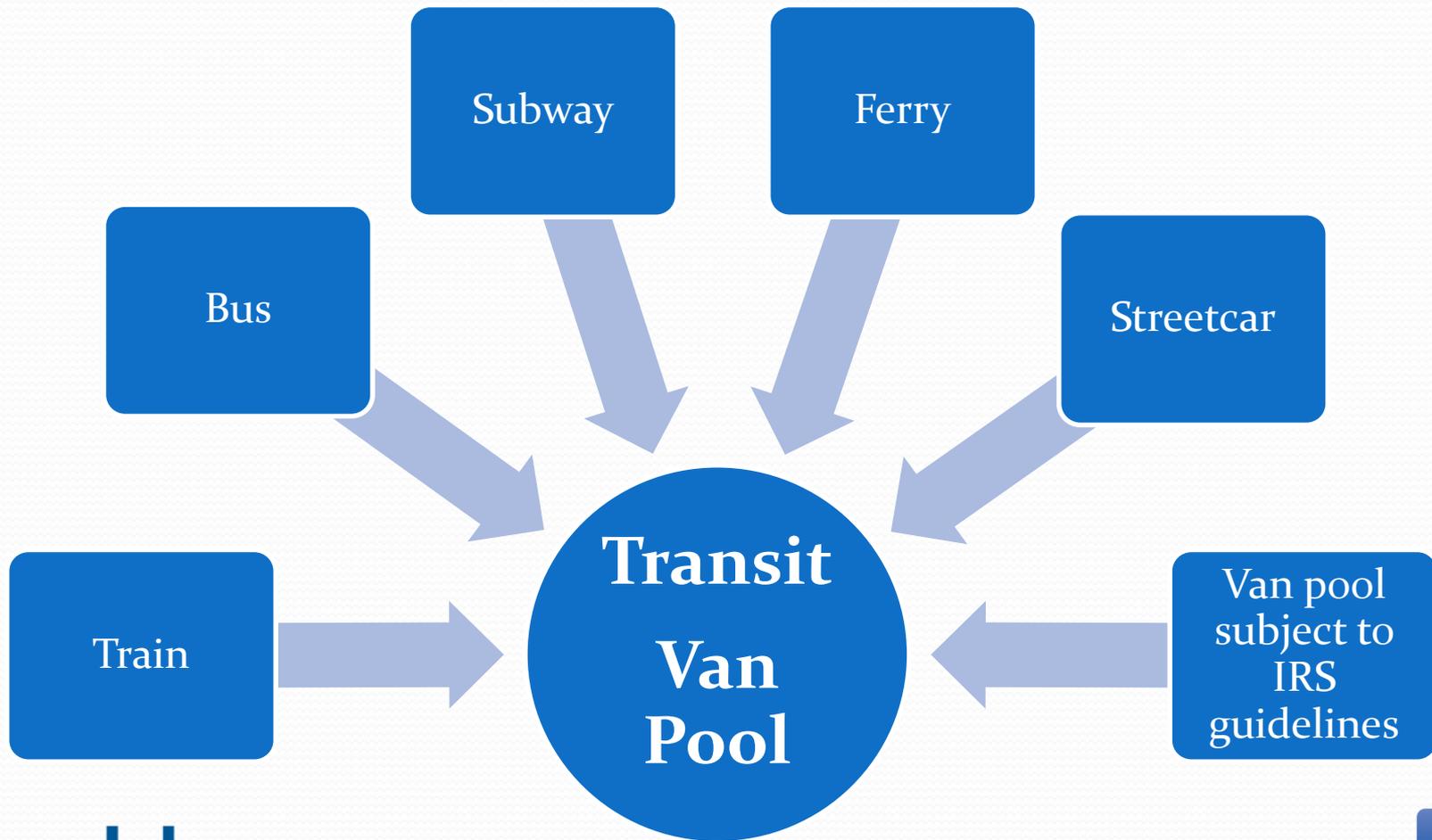


- Your election is a month-to-month choice
- As you incur parking or transit expenses, you submit a claim to be reimbursed
- Expenses must be incurred during your period of coverage
- You can enroll, change or cancel your election at any time
- You can be reimbursed up to the IRS monthly limit
- Unused funds are forfeited after 6 months

Parking Reimbursement Account – \$265 per month*



Transit or Van Pool Reimbursement Account - \$265 per month*





Ineligible Commuter Reimbursement Account Expenses

- Parking or transit expenses that are not specifically necessary for your commute to work
- Parking at a State-owned lot that is already paid pretax from your paycheck
- Bicycle or repairs
- Gas or fuel, vehicle repairs, etc.

IRS Required Claim Substantiation



- IRS requires you to:
 - **Certify** that the expenses are eligible and that you have not been reimbursed and will not seek reimbursement under any other source
 - Provide **third-party documentation to substantiate** the details about the expenses you have incurred
 - Exception: If documentation is not available, explain why it is not available (example: metered street parking)
- Claim Form
 - Required for manual submissions sent by mail or faxed
 - Not required for online claim filing nor debit card

Don't
FORGET!



Important

- Deadline to Submit Claims:
 - March 31 for expenses incurred during previous calendar year
 - Don't wait until the last minute as you may miss the deadline
- Accounts with no activity in previous 180 calendar days
 - Terminated and balance forfeited

Important



- University Members Only
 - Please make sure you mark correctly the number of contributions per year and which months there will be no contribution when enrolling online.
 - Failure to get this correct can affect your balances.

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

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ASIFlex Corrections



What happens prior to January 1, 2020?

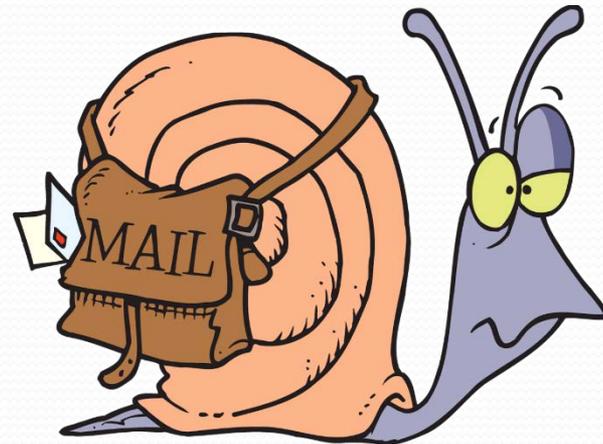
- PEBB/Agencies will adjust any 2020 FSA/Commuter Benefit account effective January 1, 2020 only if requested by **December 31, 2019**
- No enrollment in an FSA/Commuter Benefits if the member didn't do OE during October

The goal is to make sure members understand their selections, amounts and possible penalties if they fail to correct issues prior to January 1, 2020

ASIFlex Corrections

PEBB Mailings to verify ASIFlex Enrollments

- ASIFlex members will receive one USPS mailing and one email per month (November & December) per FSA/Commuter Benefit enrollment
 - **Health Care = Blue**
 - **Dependent Care = Pink**
 - **Parking = Orange**
 - **Transportation = Green**



ASIFlex Corrections

What will these mailings do?



- Clarify what plan the member selected during OE
- Explain what the plan actually covers or can do & maybe what it can't do
- How much per month member is contributing
- How many months per year member is contributing
- How/when member can correct selection if not correct
- What happens if member doesn't make corrections timely

ASIFlex Corrections

What happens as of January 1st?



- All ASIFlex issues come to PEBB as an appeal
- PEBB will **NOT ALLOW** any cancellation or switching of a HCFSA or DCFSA after 12/31 unless a QSC
- **NO** retro enrollment/corrections to an FSA account (this means the member could lose money)
- **NO** enrollments if the member did or didn't do OE during October unless a QSC
- PEBB will **NOT** allow prospective increases/decreases in all FSAs unless a QSC
- PEBB will fix the number of months prospectively

Customer Service



Website

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Customer Service

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- Email PEBB: inquiries.pebb@dhsosha.state.or.us
- Enroll: www.pebbenroll.com
- PEBB Forms:
<https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx>
- Plan Info: www.pebbinfo.com

