

# State of Oregon Flexible Spending and Commuter Accounts

**CORRECTIONS!!!!**

*Presented by:  
Linda Freeze*



# What are FSAs?

- Flexible **Spending** 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



# 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

# 4 Letters-Did You Open This?



Kate Brown, Governor

November 8, 2019



Dear PEBB Member:

**IMPORTANT INFORMATION ABOUT YOUR HEALTH CARE FLEXIBLE SPENDING ACCOUNT\* (HCFSAs)**  
You may need to act to correct your PEBB benefit plan by December 20, 2019!



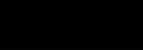
Public Employees' Benefit Board  
500 Summer Street NE, E-89  
Salem, Oregon 97301-1063  
Phone: 503-373-1102  
Fax: 503-373-1654  
www.oregon.gov/oha/PEBB  
Email: [inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)



Public Employees' Benefit Board

Kate Brown, Governor

November 8, 2019



Dear PEBB Member:

**IMPORTANT INFORMATION ABOUT YOUR DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT**  
You may need to act to correct your PEBB benefit plan by December 20, 2019!

You are currently enrolled in a Dependent Care Flexible Spending Account effective January 1, 2020.

You have chosen to contribute \$400.00 per month with 12 monthly withdrawals from your paycheck. Is this correct?



Public Employees' Benefit Board

Kate Brown, Governor

November 8, 2019



Dear PEBB Member:

**IMPORTANT INFORMATION ABOUT YOUR PARKING COMMUTER ACCOUNT**  
You may need to act to correct your PEBB benefit plan by December 20, 2019!

You are currently enrolled in a Parking Commuter Account effective January 1, 2020.

You have chosen to contribute \$75.00 per month from your paycheck. Is this correct?

With a Parking Commuter Account, you may deduct money from your paycheck pre-tax. You can then use this money to pay for parking at or near your work location for the months your account was active in the plan year.

If you already have parking costs withheld from your paycheck, you should not be enrolled in a PEBB Parking Commuter Account.



Public Employees' Benefit Board

500 Summer Street NE, E-89

Salem, Oregon 97301-1063

Phone: 503-373-1102

Fax: 503-373-1654

www.oregon.gov/oha/PEBB

Email: [inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)



Public Employees' Benefit Board

Kate Brown, Governor

November 8, 2019



Dear PEBB Member:

**IMPORTANT INFORMATION ABOUT YOUR TRANSPORTATION COMMUTER ACCOUNT**  
You may need to act to correct your PEBB benefit plan by December 20, 2019!

You are currently enrolled in a Transportation Commuter Account effective January 1, 2020.

You have chosen to contribute \$75.00 per month from your paycheck. Is this correct?

With a Transportation Commuter Account, you may deduct money from your paycheck pre-tax. You can then use this money to pay for work-related commuting expenses like van pools and bus passes for the months your account was active in the plan year. It does not include parking or use of personal vehicles or bikes.

If you already have transit costs withheld from your paycheck, you should not be enrolled in a PEBB Transportation Commuter Account. Are you eligible for this account?

PEBB is hosting an informational webinar on Tuesday, November 19<sup>th</sup> at 10 am to answer questions regarding your ASIFlex enrollments. Register at [www.PEBBWebinars.com](http://www.PEBBWebinars.com).

There are specific rules that apply to Transportation Commuter Accounts. For a complete list, please visit: <https://www.asiflex.com/Commuter.aspx>.

You should not act right away if you find that:

- You should not be enrolled in this account.
- You do not have eligible commuter expenses.
- Your contribution amount is wrong.

You have until December 20, 2019 to request a correction. You can do this by faxing a 2020 Commuter Program form to PEBB at 503-373-1654. You can find the form at: [https://www.oregon.gov/oha/PEBB/FORMS/Commuter\\_Account.pdf](https://www.oregon.gov/oha/PEBB/FORMS/Commuter_Account.pdf)

You are currently enrolled in a Health Care Flexible Spending Account (HCFSAs) effective January 1, 2020.

You have chosen to contribute \$100.00 per month with 12 monthly withdrawals from your paycheck. Is this correct?

You may deduct money from your paycheck pre-tax. You can then use this money to pay for partially covered medical, dental or vision expenses during the months your account was active in the plan year.

Do you want to act to correct your PEBB benefit plan by December 20, 2019?

Join us for an informational webinar on Tuesday, November 19<sup>th</sup> at 10 am to answer questions regarding your ASIFlex enrollments. Register at [www.PEBBWebinars.com](http://www.PEBBWebinars.com).

There are specific rules that apply to HCFSAs. For a complete list, please visit: [www.asiflex.com/HCFSA.aspx](https://www.asiflex.com/HCFSA.aspx).

You should not act right away if you find that:

- You are not enrolled in the correct account.
- Your contribution amount is wrong.

If you are an OUS or ODE employee with less than 12 paychecks in the plan year, check the monthly withdrawal amounts to confirm the months are correct.

You have until December 20, 2019 to request a correction. You can do this by faxing a FSA Open Enrollment Form to PEBB at 503-373-1654. You can find the form at: [www.oregon.gov/oha/PEBB/FORMS/Flexible-Spending-Open-Enrollment.pdf](https://www.oregon.gov/oha/PEBB/FORMS/Flexible-Spending-Open-Enrollment.pdf)

You do not need to take any action if you are enrolled correctly.

If you do not send in a correction by December 20, 2019, your HCFSAs contributions will continue through 2020. You may then only make changes to your 2020 account if you have a qualifying event.

For more information, please contact:

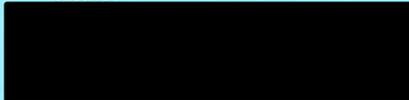
Public Employees' Benefit Board  
Health Care Flexible Spending Accounts are subject to non-discrimination testing.

# Blue Letter-HCFSA



Kate Brown, Governor

November 8, 2019



Public Employees' Benefit Board  
500 Summer Street NE, E-89  
Salem, Oregon 97301-1063  
Phone: 503-373-1102  
Fax: 503-373-1654  
[www.oregon.gov/oha/PEBB](http://www.oregon.gov/oha/PEBB)  
Email: [inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)

Dear PEBB Member:

**IMPORTANT INFORMATION ABOUT YOUR HEALTH CARE FLEXIBLE SPENDING ACCOUNT\* (HCFSA)  
You may need to act to correct your PEBB benefit plan by December 20, 2019!**

You are currently enrolled in a Health Care Flexible Spending Account (HCFSA) effective January 1, 2020. You have chosen to contribute \$ 100.00 per month with 12 monthly withdrawals from your paycheck. Is this correct?

With a HCFSA you may deduct money from your paycheck pre-tax. You can then use this money to pay for uncovered or partially covered medical, dental or vision expenses during the months your account was active in the plan year.

**Is this the account you meant to enroll in?**

PEBB is hosting an informational webinar on Tuesday, November 19<sup>th</sup> at 10 am to answer questions regarding your ASIFlex enrollments. Register at [www.PEBBWebinars.com](http://www.PEBBWebinars.com).

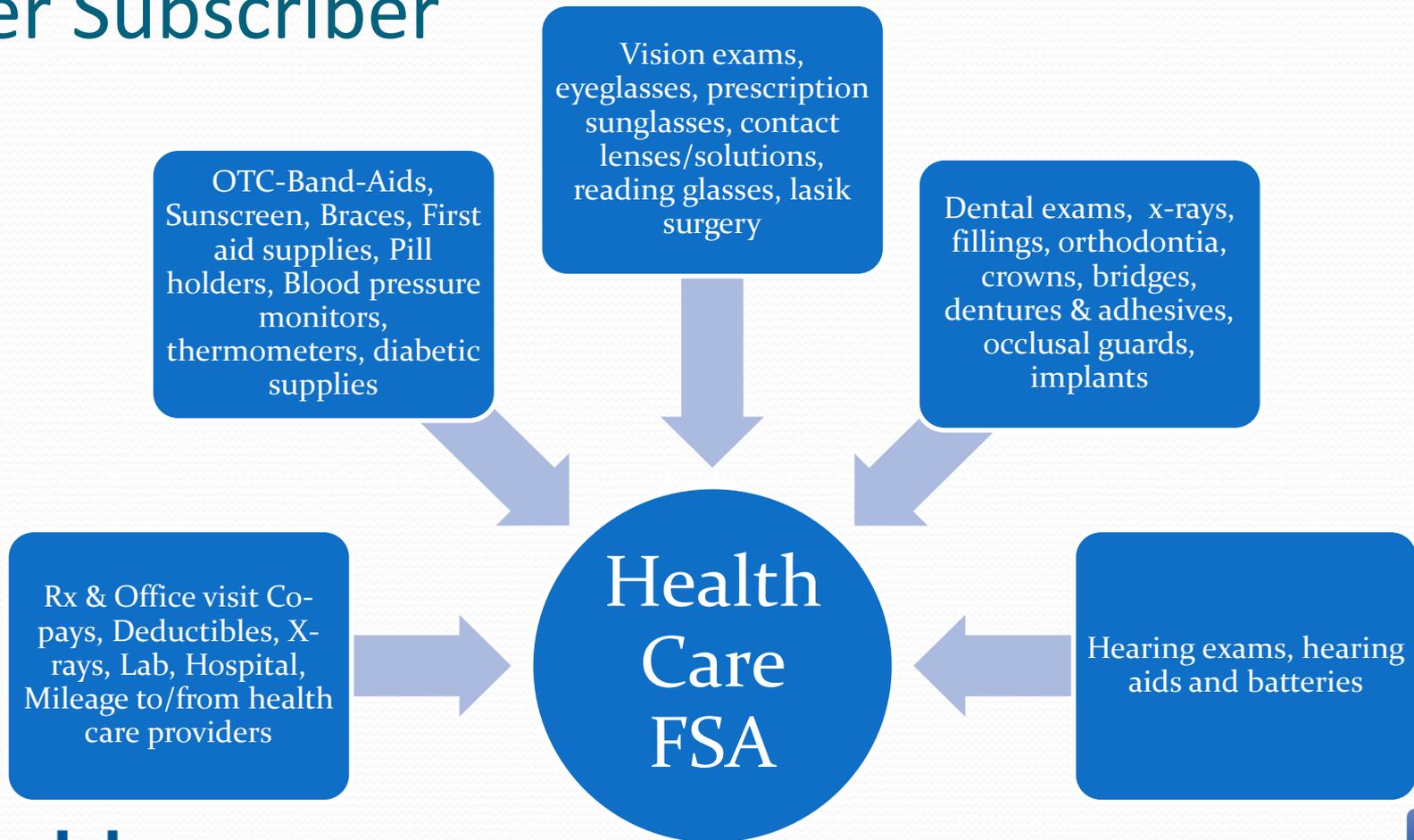
There are specific rules that apply to HCFSA's. For a complete list, please visit: <http://www.asiflex.com/HCFSA.aspx>.

You will need to act right away if you find that:

- You are enrolled in the wrong account.
- Your contribution amount is wrong.

Note: If you are an OUS or ODE employee with less than 12 paychecks in the plan year, check the monthly withdrawal to confirm the months are correct.

# 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

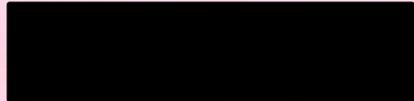


# Pink Letter-DCFSA



Kate Brown, Governor

November 8, 2019



Public Employees' Benefit Board  
500 Summer Street NE, E-89  
Salem, Oregon 97301-1063  
Phone: 503-373-1102  
Fax: 503-373-1654  
[www.oregon.gov/oha/PEBB](http://www.oregon.gov/oha/PEBB)  
Email: [inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)

Dear PEBB Member:

**IMPORTANT INFORMATION ABOUT YOUR DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT\* (DCFSA)  
You may need to act to correct your PEBB benefit plan by December 20, 2019!**

You are currently enrolled in a Dependent Care Flexible Spending Account (DCFSA) effective January 1, 2020.

You have chosen to contribute **\$ 400.00** per month with 12 monthly withdrawals from your paycheck. Is this correct?

With a DCFSA you may deduct money from your paycheck pre-tax. You can then use this money to pay for the care of a qualified person. Expenses must be work-related and incurred during the months your account was active in the plan year. This usually means day care expenses for an eligible child under age 13.

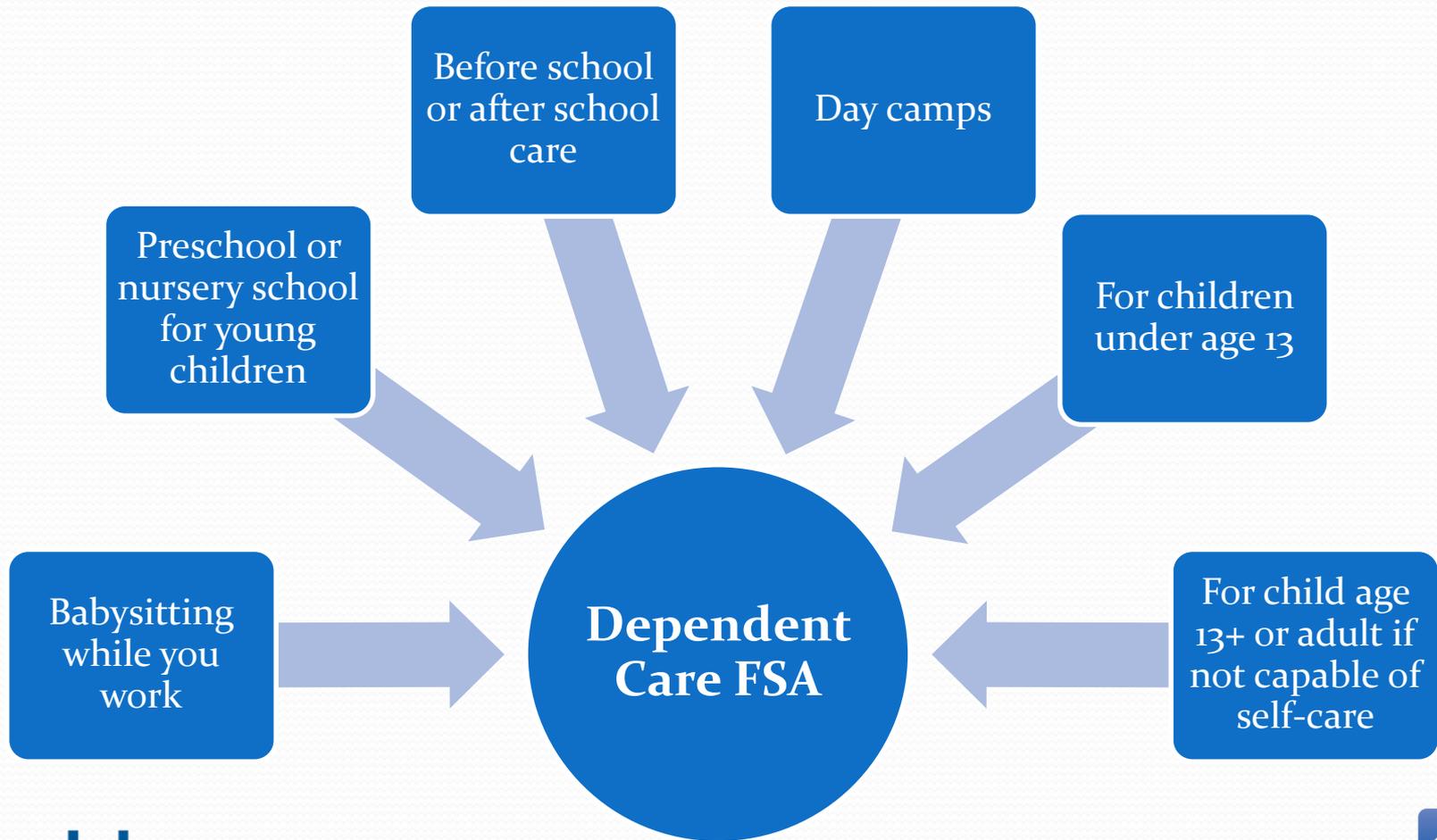
**A DCFSA cannot be used for medical, dental or vision expenses.**

**Is this the account you meant to enroll in?**

PEBB is hosting an informational webinar on Tuesday, November 19<sup>th</sup> at 10 am to answer questions regarding your ASIFlex enrollments. Register at [www.PEBBWebinars.com](http://www.PEBBWebinars.com).

There are specific rules that apply to DCFSAs. For a complete list, please visit:  
<http://www.asiflex.com/DCFSA.aspx>.

# Dependent Care - \$5,000\*



\*\$2,500 if married and filing separate income tax returns.

See IRS Publication 503 for more details.



# 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



# 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



# 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](http://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!

# Need To Correct Your FSA?



Open Enrollment & Correction  
Healthcare Flexible Spending Account (HC FSA)  
Dependent Care Flexible Spending Account (DC FSA)  
November 1 - December 20, 2019

Office use only
Approved by: _____
Approved date: _____
Effective date: _____

All current FSA accounts terminate 12/31/2019. To have an FSA in 2020 you must sign up or re-enroll by December 20, AND have completed Open Enrollment. (October 1 - October 31)

## Enrollment type

- Open Enrollment FSA (new enrollment for 2020 plan year)
- Open Enrollment correcting elections.  
I am making a correction to my FSA:
  - Amount
  - Type
  - Number of withdrawal months
- Cancel my Healthcare FSA
- Cancel my Dependent Care FSA

## Enrolling in (check all that apply)

- Healthcare FSA
- Dependent Care FSA

## Contact information (You must complete all fields)

PEBB benefit number (P#####), OR#, University ID or Lottery ID

- Go to: [www.pebbinfo.com](http://www.pebbinfo.com)
- Under Resources-Select Forms
- Then Select-2020 FSA Open Enrollment and Corrections

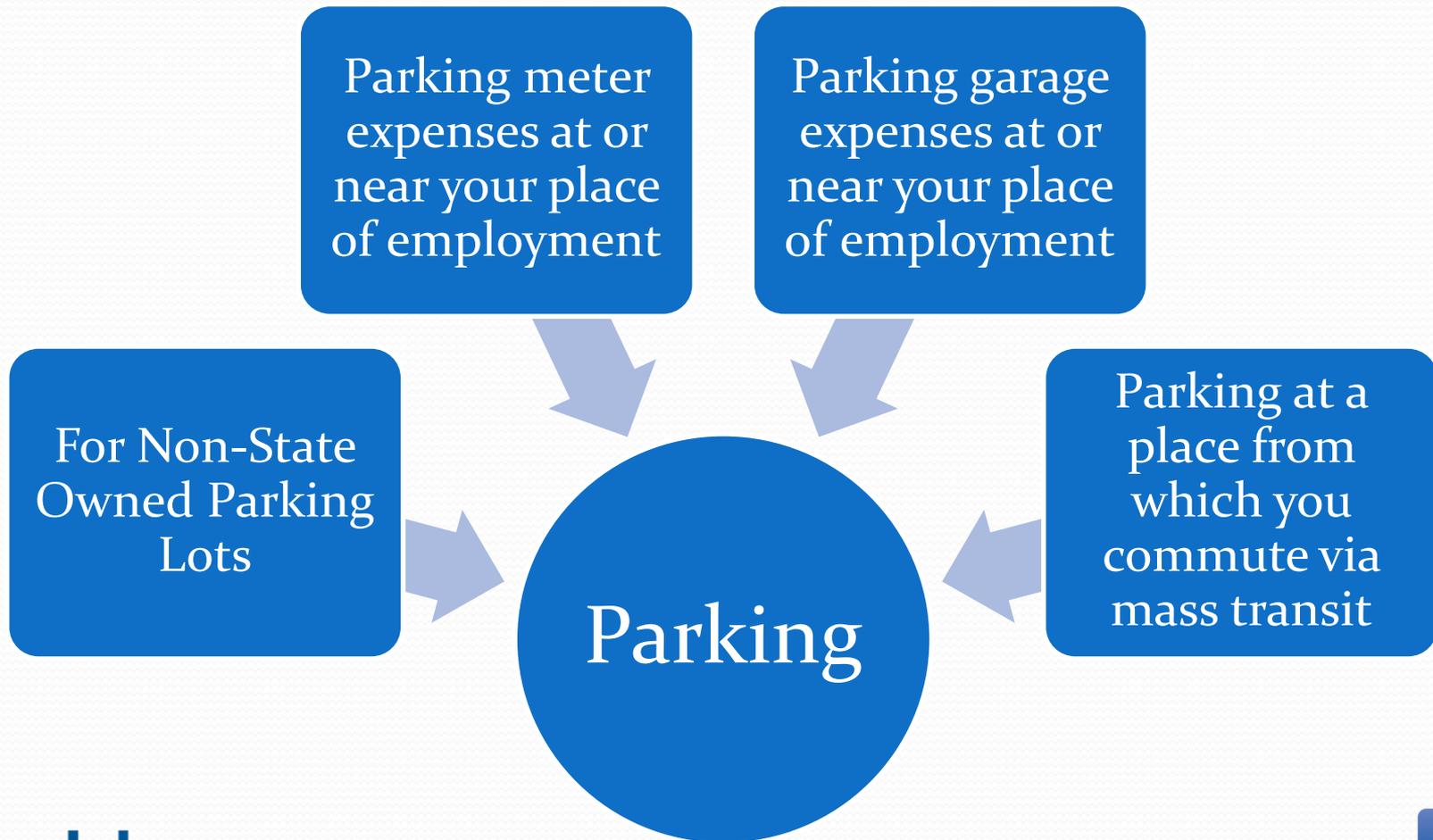
# What are Commuter Benefit Accounts?

- 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

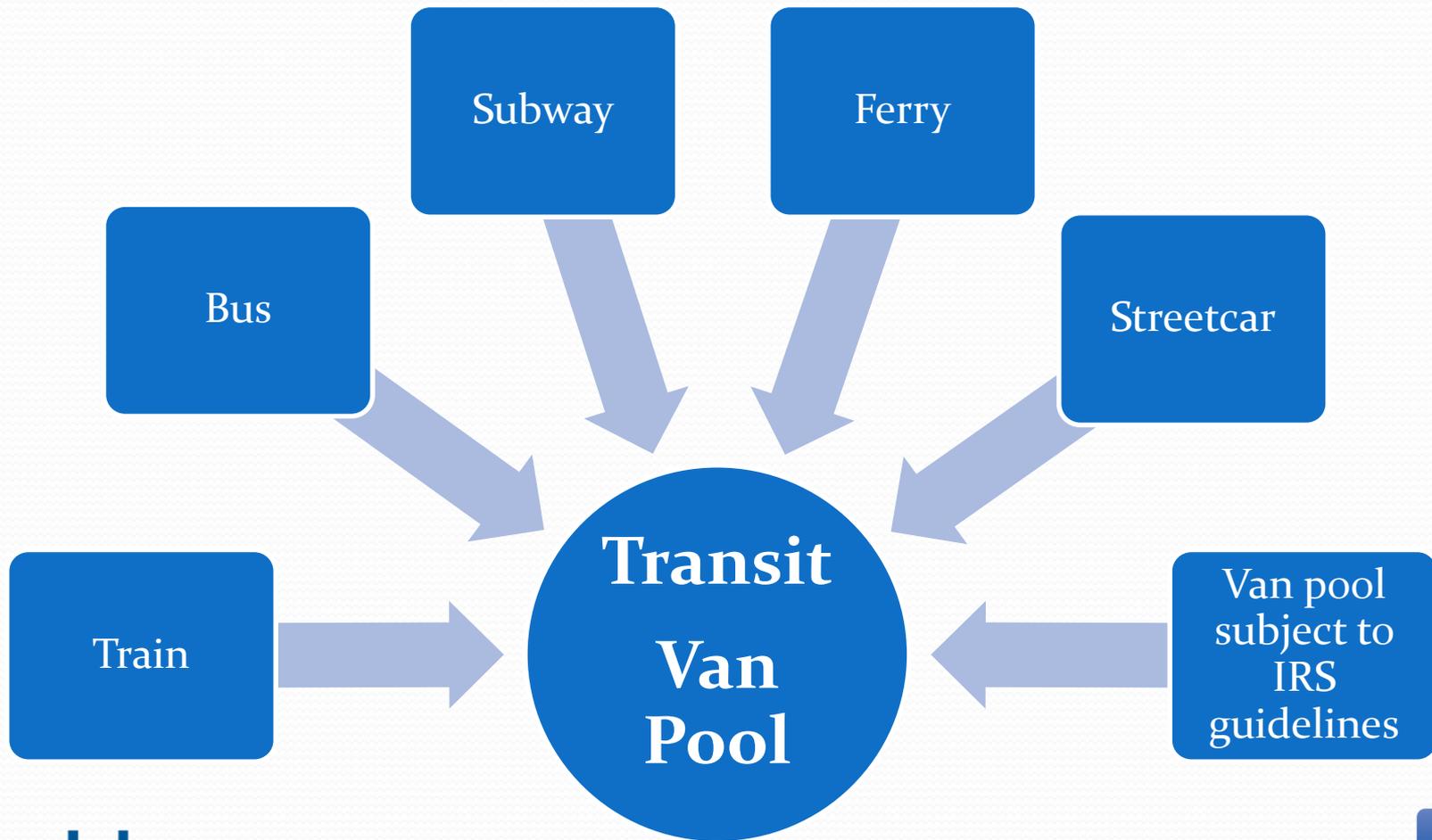


# Parking Reimbursement Account – \$265 per month\*



\*Limits are set annually by IRS regulations.

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



\*Limits are set annually by IRS regulations.



# 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.

# 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

# Golden Letter-Parking



Public Employees' Benefit Board

Kate Brown, Governor

November 8, 2019



Public Employees' Benefit Board  
500 Summer Street NE, E-89  
Salem, Oregon 97301-1063  
Phone: 503-373-1102  
Fax: 503-373-1654  
[www.oregon.gov/oha/PEBB](http://www.oregon.gov/oha/PEBB)  
Email: [inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)

Dear PEBB Member:

**IMPORTANT INFORMATION ABOUT YOUR PARKING COMMUTER ACCOUNT**  
**You may need to act to correct your PEBB benefit plan by December 20, 2019!**

You are currently enrolled in a Parking Commuter Account effective January 1, 2020.

You have chosen to contribute \$ 75.00 per month from your paycheck. Is this correct?

With a Parking Commuter Account, you may deduct money from your paycheck pre-tax. You can then use this money to pay for parking at or near your work location for the months your account was active in the plan year.

**If you already have parking costs withheld from your paycheck, you should not be enrolled in a PEBB Parking Commuter Account.**

**Are you eligible for this account?**

PEBB is hosting an informational webinar on Tuesday, November 19<sup>th</sup> at 10 am to answer questions regarding your ASIFlex enrollments. Register at [www.PEBBWebinars.com](http://www.PEBBWebinars.com).

There are specific rules that apply to Parking Commuter Accounts. For a complete list, please visit: <http://www.asiflex.com/Commuter.aspx>.

You will need to act right away if you find that:

# Explain Parking Please?

- If you already have pre-tax money withheld from your pay to DIRECTLY pay for specific parking then you shouldn't double dip and also have an ASI Commuter Account.
- Example:
  - I park in the Green Lot in Salem. I have \$60 withheld pretax from my pay each month and this covers the cost of my parking. I cannot also contribute to an ASI Commuter Account.

# Green Letter-Transportation



Kate Brown, Governor

November 8, 2019



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500 Summer Street NE, E-89  
Salem, Oregon 97301-1063  
Phone: 503-373-1102  
Fax: 503-373-1654  
[www.oregon.gov/oha/PEBB](http://www.oregon.gov/oha/PEBB)  
Email: [inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)

Dear PEBB Member:

**IMPORTANT INFORMATION ABOUT YOUR TRANSPORTATION COMMUTER ACCOUNT**  
**You may need to act to correct your PEBB benefit plan by December 20, 2019!**

You are currently enrolled in a Transportation Commuter Account effective January 1, 2020. You have chosen to contribute \$75.00 per month from your paycheck. Is this correct? With a Transportation Commuter Account, you may deduct money from your paycheck pre-tax. You can then use this money to pay for work-related commuting expenses like van pools and bus passes for the months your account was active in the plan year. *It does not include parking or use of personal vehicles or bikes.*

**If you already have transit costs withheld from your paycheck, you should not be enrolled in a PEBB Transportation Commuter Account. Are you eligible for this account?**

PEBB is hosting an informational webinar on Tuesday, November 19<sup>th</sup> at 10 am to answer questions regarding your ASIFlex enrollments. Register at [www.PEBBWebinars.com](http://www.PEBBWebinars.com).

There are specific rules that apply to Transportation Commuter Accounts. For a complete list, please visit: <http://www.asiflex.com/Commuter.aspx>.

You will need to act right away if you find that:

- You should not be enrolled in this account.

# Need To Correct Your Commuter Account?

You can change or cancel these accounts at any time. But, we are unable to refund money.

Accounts are deemed inactive after 6 months of non activity and any funds default to PEBB.

- Go to: [www.pebbinfo.com](http://www.pebbinfo.com)
- Under Resources-Select Forms
- Then Select-2020 Commuter Account

Benefit Management System  
/oeb/pebb/2020/pebbmain  
**pebb**  
Public Employees' Benefit Board

**2020 Commuter Program**  
For more information go to <http://orpebb.asiflex.com>

If you already have parking expenses withdrawn directly from your paycheck DO NOT sign up for this program.

**Contact information (You must complete all fields.)**

PEBB benefit number (P#####), OR#, University ID or Lottery ID

Last name First name Middle Gender  
 M  F  Other

Check if new address Apartment # City State ZIP

Contact address Work email Personal email (optional)

Residence ZIP code Work phone Home phone (optional)

Date of birth (mm/dd/yyyy)

**Parking**  
(DO NOT enroll for this account if you have state parking and the cost of parking is deducted from your monthly pay as pre-tax and you have no other parking costs. The PEBB Parking account is not used to pay for monthly state lot parking.)

New election  
 Change my monthly parking contribution  
 Cancel election

Office use only  
Approved by: \_\_\_\_\_  
Approved date: \_\_\_\_\_  
Effective date: \_\_\_\_\_

# 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



*What happens as of January 1<sup>st</sup>?*

- 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

# 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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Back Continue

# Customer Service

- PEBB Office Hours
  - 8 AM to 5 PM
- Call PEBB: (503) 373-1102
- Fax PEBB: (503) 373-1654
- Email PEBB: [inquiries.pebb@dhsosha.state.or.us](mailto:inquiries.pebb@dhsosha.state.or.us)
- PEBB Forms:  
<https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx>
- Plan Info: [www.pebbinfo.com](http://www.pebbinfo.com)

