

State of Oregon  
Flexible Spending and Commuter Accounts  
[www.asiflex.com/ORPEBB](http://www.asiflex.com/ORPEBB)

*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 or not enroll in any health insurance plan under PEBB
  - Two Accounts:
    - Health Care FSA
      - **Deductibles, Co-Pays, Office Visits, Medical, Dental, Vision**
    - Dependent Care FSA
      - **Daycare, after-school care, pre-school, nursery school**



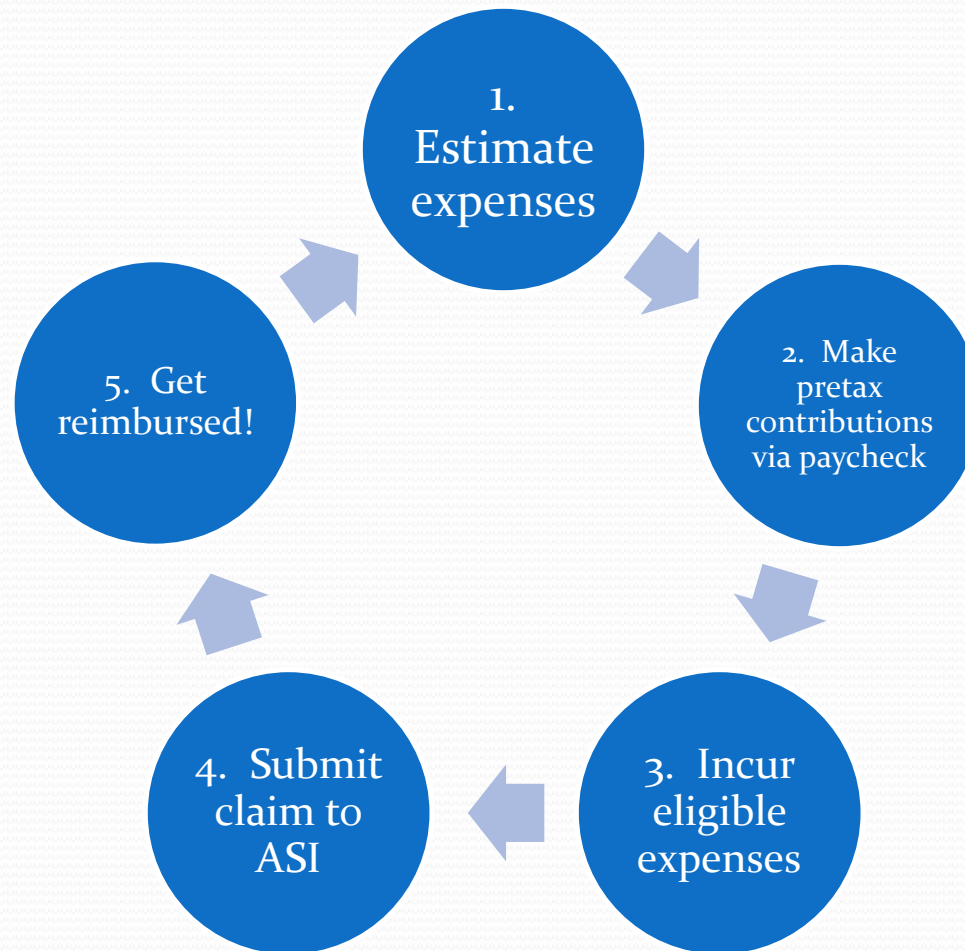
# Want an FSA?

**IF YOU WANT A HEALTH CARE OR  
DEPENDENT CARE FSA FOR 2024 YOU  
MUST DO OPEN ENROLLMENT  
DURING THE MONTH OF OCTOBER!**

**IF YOU DON'T DO OPEN  
ENROLLMENT; YOU DON'T GET AN  
FSA!!**

**THIS ISN'T CORRECTABLE!!!**

# How does it work?



# IRS Regulated FSA Rules



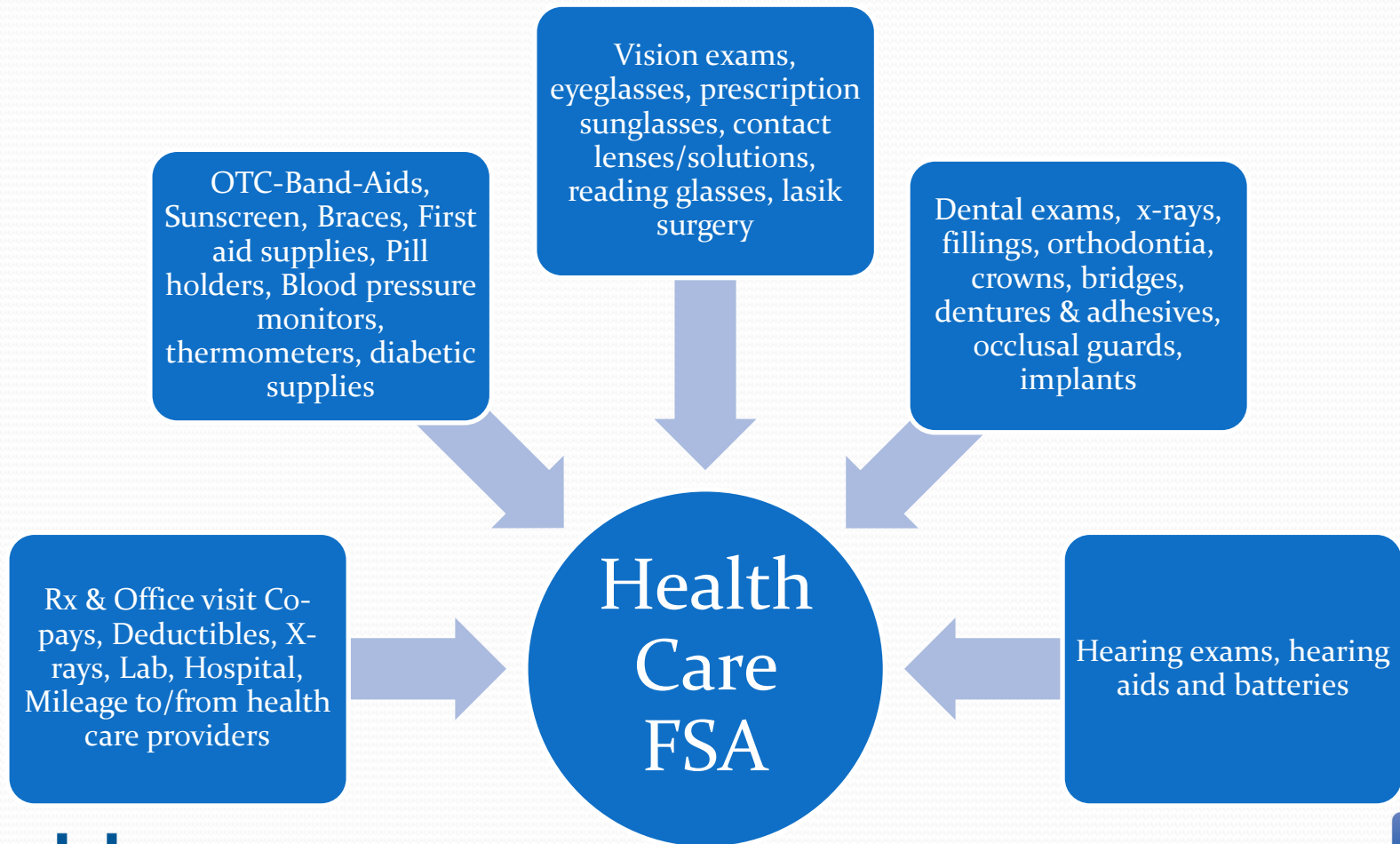
- **Enroll every year** with a new election
- **Spend** all funds during the year
- Expenses must be **incurred** during your period of coverage, or plan year
- Do **not have to be covered** under PEBB's health insurance
- Use to pay expense for **spouse and dependent children**
  - **Can't use for your Domestic Partner**
- 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** (you are locked in once enrolled)
  - 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!

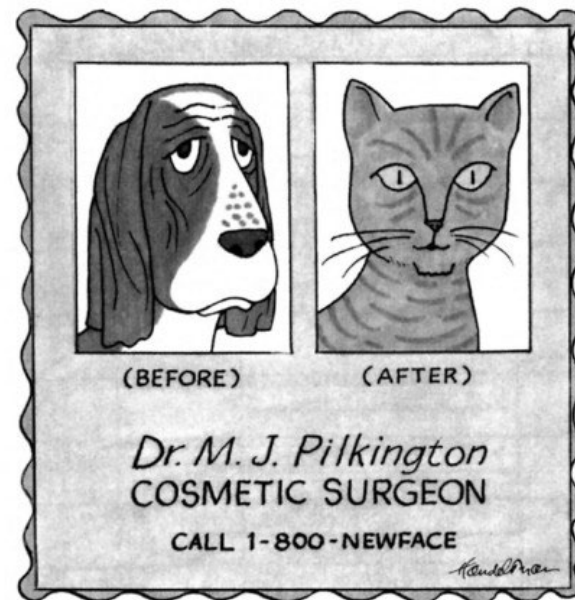
# Health Care FSA - \$3,050 Per Subscriber





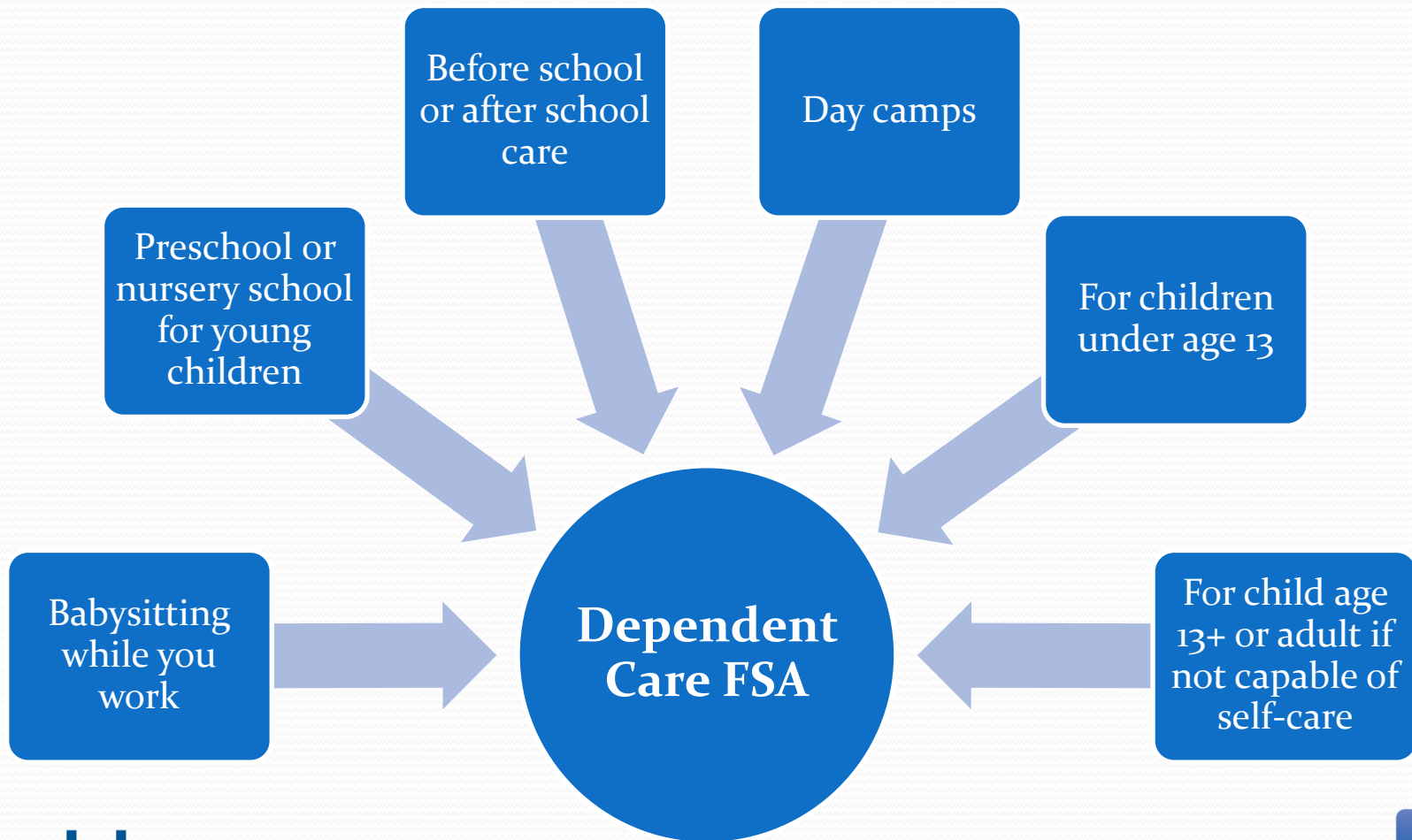
# Ineligible Health Care Expenses

- 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 (**family limit**)\*

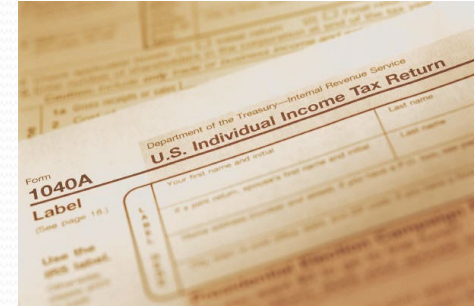


# Let's talk DC FSA

- If you are having a baby wait until you are ready to put baby in daycare to start this FSA, not when baby is born or during OE
- If your daycare situation changes in 2024 make sure to notify PEBB within 30 days to adjust your FSA; if you wait longer, you may not be able to adjust
- Make sure to turn in claims timely to ensure you do not lose your funds
- This is ***NOT FOR HEALTHCARE FOR YOUR DEPENDENTS!!!!!!!!!!!!***

# 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!



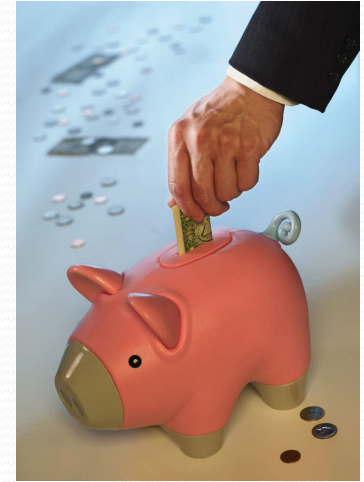
# Important Dates

- 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



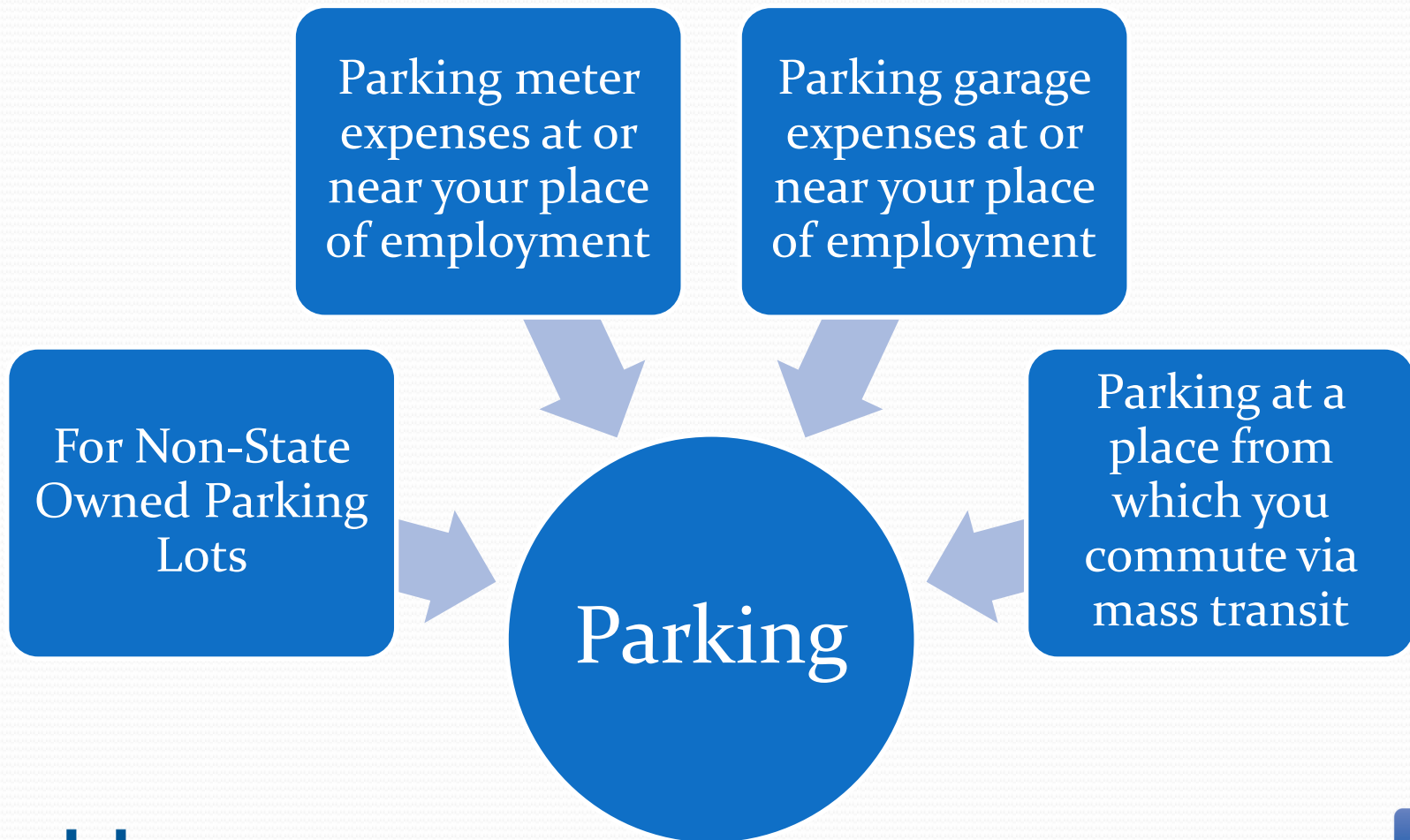
# IRS Regulated Rules



- 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

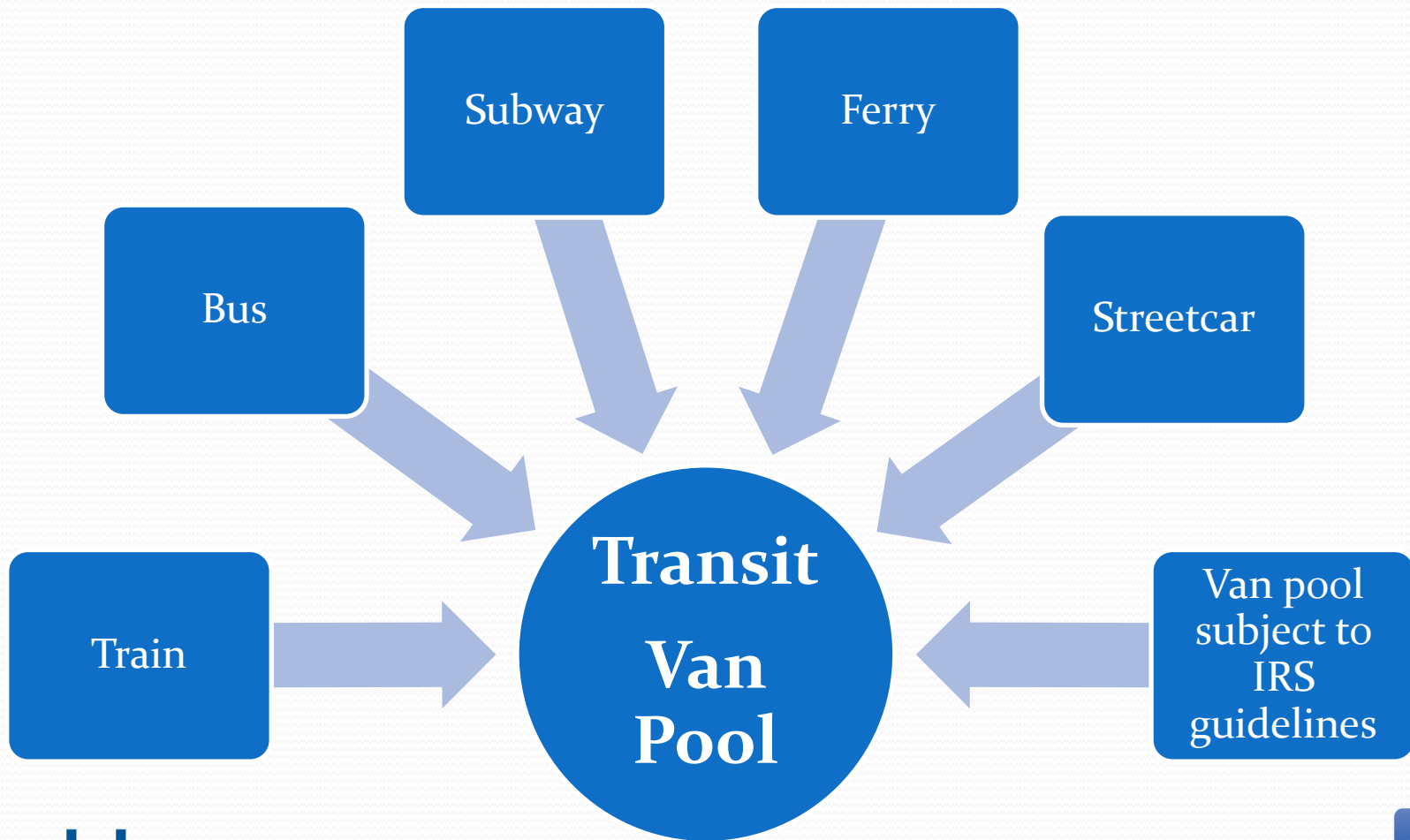


# Parking Reimbursement Account – \$300 per month\*



\*Limits are set annually by IRS regulations.

# Transit or Van Pool Reimbursement Account - \$300 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
- Uber
- 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 (**6 months**)
  - 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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Back Continue

# ASIFlex Corrections

## *What happens prior to January 1, 2024?*

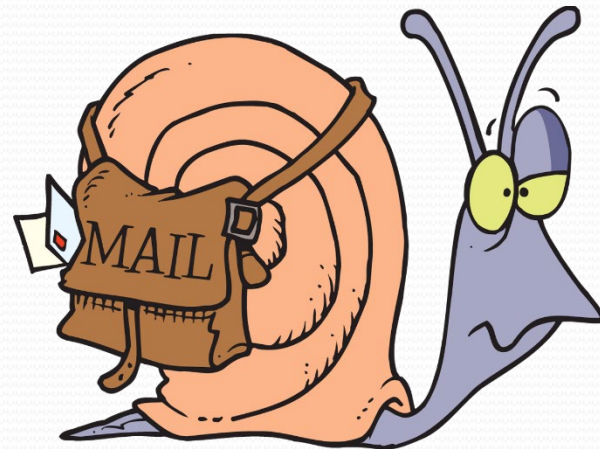
- PEBB/Agencies will adjust any 2024 FSA effective January 1, 2024, only if requested by **December 8, 2023.**
- No enrollment in an FSA if the member didn't do OE during October.

*The goal is to make sure members understand their selections, amounts and possible penalties if they fail to correct issues prior to January 1, 2024*

# ASIFlex Corrections

## *PEBB Mailings to verify ASIFlex Enrollments*

- ASIFlex members will receive one USPS mailing and one email after Open Enrollment 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 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 for cancellation
- **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

[www.asiflex.com/ORPEBB](http://www.asiflex.com/ORPEBB)



## E-Mail

[asi@asiflex.com](mailto:asi@asiflex.com)



## Phone

1.800.659.3035



## Address

PO Box 6044  
Columbia, MO 65205

**5 a.m. to 5 p.m. PT Monday – Friday**  
**7 a.m. to 11 a.m. PT Saturday**

# Customer Service

- PEBB Office Hours
  - 8 AM to 6 PM (October 1-31)
- Call PEBB: (503) 373-1102
- Fax PEBB: (503) 373-1654
- Email PEBB: [pebb.benefits@odhsoha.Oregon.gov](mailto:pebb.benefits@odhsoha.Oregon.gov)
- Enroll: [www.pebbenroll.com](http://www.pebbenroll.com)
- PEBB Forms:  
<https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx>
- Plan Info: [www.pebbinfo.com](http://www.pebbinfo.com)

