Flexible Spending Account, Year End FAQ

1) What is a carryover?
A carryover is when you have a balance of money (up to $500) left in your prior years’ (2019) Health Care Flexible Spending Account (HCFSA) that will be added to your current year’s (2020) balance, if it is not spent by the end of the Runout Period (see #2 below). Only active, benefits eligible employees who are NOT contributing to a Health Savings Account (HSA) in 2020, can carry money over into a HCFSA in 2020. The Dependent Care FSA does not have this feature.

2) What is a Runout Period?
The Runout Period is the time frame between January 1, 2020 and March 31, 2020, where you may continue to submit claims that were incurred during 2019. You have until 11:59 pm on March 31, 2020 to submit all of your 2019 incurred Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA) claims. Any 2019 claims that are submitted after this time will be denied by WageWorks, no exceptions. You may only submit claims for the time period in which you were benefits eligible. Terminated, retired and no longer-benefits eligible employees, please see #16 below.

3) What is a Grace Period?
The Grace Period is the timeframe between January 1, 2020 and March 15, 2020, where you may continue to incur Dependent Care expenses that can be applied toward your remaining 2019 DCFSA balance. You may only submit claims for the time period in which you were benefits eligible. Terminated, retired and no longer-benefits eligible employees, please see #16 below. The HCFSA does not have this feature.
4) **What if my carryover dollars from 2019 cause my HCFSA balance to exceed the annual limit of $2,750?**
Not a problem, the IRS says that it is allowable for your HCFSA balance to exceed the annual limit of $2,750 for 2020, as long as no more than $2,750 is deducted from your paycheck. This means that you can carryover up to the maximum of $500 from your 2019 balance AND collect up to $250 in an employer contribution from Dartmouth (if eligible).

5) **How do I know if I am eligible to receive an employer contribution to a Health Care FSA (HCFSA)?**
If you are a non-exempt employee, OR if you are an exempt employee (faculty or staff) who makes less than $60,000 per year, AND you are on the OAP medical plan OR are not on a health plan through Dartmouth College, then you are eligible to receive up to $250 in a WageWorks HCFSA in 2020. An account will be created automatically for you, if you do not already have one. Employees on Dartmouth’s Cigna Choice Fund® (CCF) plan or High Deductible Health Plan (HDHP) will receive an employer contribution to a Health Reimbursement Account (HRA) or a Health Savings Account (HSA). SEIU employees should refer to your union contract for eligibility. Research Associate B’s and Research Fellows are not eligible for the employer contribution to an HCFSA. Employees hired after 1/1/2020 may be eligible for a prorated amount.

6) **If I carried money over from my 2018 HCFSA into a 2019 HCFSA and did not spend it in 2019, will the 2018 dollars also carry over into my 2020 HCFSA balance?**
Yes, the IRS does not keep track of what year a contribution originated, it only stipulates that the maximum amount that can be carried over into the next year is $500.

7) **Why doesn’t my HCFSA WageWorks Debit Card work?**
There may be a few reasons why your WageWorks card is not working:
a. If your debit card is new for 2020, it may not yet have been activated. With your new card in hand call 866-363-4128 to activate your WageWorks debit card.

b. If your card is from 2019 or prior, but was never activated, it may have expired. You will need to call WageWorks at 877-924-3967 and request a new debit card.

c. Another reason your card may not be working in 2020 is if you have already spent your entire 2019 balance and did not make an election in 2020. This can also happen if you are no longer eligible to receive the employer contribution of up to $250 (see #5 above).

d. If you elected a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) as your health plan election for 2020, your WageWorks debit card will shut off on December 31, 2019. All remaining HCFSA funds will be forfeited if not spent prior to January 1, 2020.

e. The final reason may be that you have not satisfactorily substantiated an old HCFSA claim. Please contact WageWorks at 877-924-3967 to determine if this is the case. They can help you determine what claim(s) are causing the problem and what substantiation is needed to rectify it.

8) When will my carryover dollars be available on my HCFSA WageWorks debit card?
If neither you nor Dartmouth contributed (on your behalf) to a HCFSA in 2020, then your remaining 2019 balance is available January 1, 2020 to use on 2020 incurred expenses. Otherwise, once the runout period has ended, WageWorks will load up to $500 of your remaining 2019 balance (the carryover balance) onto your HCFSA WageWorks debit card. This carryover balance will be available for use with the debit card on/after April 17, 2020.

9) Can I use any of my 2019 HCFSA balance to pay for 2020 expenses?
Yes, once your 2020 balance has been exhausted you can use up to $500 of your remaining 2019 HCFSA balance during the period of
January 1, 2020 through March 31, 2020 to pay for eligible HCFSA expenses. Up to $500 of your 2019 balance will be allowed, because it will eventually become your carryover dollars and added to your 2020 balance, if not spent prior to March 31, 2020. **Do NOT use the debit card to pay for 2019 incurred expenses after December 31, 2019.**


11) Someone told me that I should submit all of my 2019 HCFSA expenses before submitting 2020 HCFSA expenses is this true? No. Claims submitted manually between January 1, 2020 and March 31, 2020 will pay based on dates of service. For example: If your claim was incurred in 2019, then it will be paid using funds from your 2019 balance. If your claim was incurred in 2020, then it will be paid using funds from your 2020 balance. Note: **Do NOT use the debit card to pay for 2019 incurred expenses.**

12) My spouse and I are both Dartmouth employees and we both have an HCFSA and/or a DCFSA account, can I submit on behalf of both of us? No, you must each file separately to your own accounts. For example, a husband submits $5,000 in HCFSA claims to WageWorks. WageWorks does not know that you are married and does not connect your accounts. They do not know to apply $2,500 toward the husband’s HCFSA account and the other $2,500 toward the wife’s HCFSA account.

13) I am waiting on a 2019 medical bill from the hospital, what if I do not receive it before the March 31st runout deadline? Cigna contracted providers have 90 days to submit claims to Cigna (12 months for out of network claims). Contact the hospital
immediately to see if they have submitted the claim to your insurance company. If they have, you might be able to obtain an online copy of the Explanation of Benefits (EOB) from your insurance company to submit (see #14A below). If the claim is not processed by your insurance company, in time for you to obtain an EOB and submit prior to the deadline, then you will not be able to use this claim for 2019 expenses. See #14 below for more tips on how to spend down your 2019 balance.

14) I have more than $500 left in my 2019 HCFSA balance, do you have any tips on how I can spend down the remaining balance prior to December 31, 2019?
Here are a few tips that can help you find ways of spending down your 2019 balance:

a. Create an account, and log onto www.mycigna.com (or for your non-Dartmouth medical plan), and review all of your family members’ (IRS dependents) Explanation of Benefits (EOB’s) for 2019. See if there are any EOB’s that have not yet been submitted to WageWorks for reimbursement. Submit new claims. An EOB is the perfect substantiation for WageWorks. If eligible, WageWorks will send you a check in the mail or via direct deposit.

b. Go to your regular pharmacy(s) and ask for a printout of all the prescriptions that you and your family had filled during 2019. Compare the list with what you have already submitted in 2019 to WageWorks and submit new claims. If eligible, WageWorks will send you a check in the mail or via direct deposit.

c. Contact your eye doctor’s office, and ask for copies of all invoices for services that you or your family might have paid for in 2019, including eye glasses, contact lenses, contact lense exams. Compare the list with what you have already submitted in 2019 to WageWorks and submit new claims. If eligible, WageWorks will send you a check in the mail or via direct deposit.

d. Contact your dentist’s office, orthodontist’s office, endodontist’s office, etc., and ask for copies of all invoices for dental services that you or your family might have incurred in 2019. Compare the list with what you have already submitted in 2019 to
WageWorks and submit new claims. If eligible, WageWorks will send you a check in the mail or via direct deposit.

e. In November or December – if you are coming to the end of the plan year and do not think you will be able to spend enough of your balance before 12/31/20, visit the FSA store at http://www.thefsastore.com. Items purchased through the FSA store using your WageWorks debit card do not require additional substantiation and can be a great way to utilize those unspent dollars without fear of losing them.

f. Don’t wait to pay a bill, or for proof of payment. WageWorks does not need to see proof that a bill was paid. All they need for substantiation, is the following five items: 1) that the service was for an eligible expense 2) that the service was incurred in the associated calendar year 3) what your financial responsibility for that service will be 4) Your name/patient’s name and 5) the providers name/address.

g. Review the list of eligible expenses found at www.dartgo.org/fsa_eligible to see what other types of expenses that you may have incurred during 2019 that might be eligible.

15) Do you have any tips on how I can spend down my remaining DCFSA balance?
Many people do not realize that summer day camps, including sports camps and afterschool programs can also be considered eligible expenses for your DCFSA account. Overnight camps are not considered an eligible expense.

16) What happens to my 2019 HCFSA and/or DCFSA funds if I am no longer benefits eligible or if I leave the College?
   a. If you lost eligibility or left the College at any time in 2019 then you will still have the runout period to submit claims that were incurred during the time that you were a benefits eligible employee.
   b. If you lose eligibility or left in 2019, then you will have the option to continue your HCFSA benefit through the end of the year through COBRA continuation. DCFSA claims cannot be continued.
under COBRA. For more information on the continuation of benefits under COBRA, visit www.dartgo.org/cobra. You will have through the runout period in 2020 to submit claims.

17) **Who do I contact if I have additional questions?**
   a. WageWorks at 877-924-3967 or access your account at www.myWageWorksbenefits.com
   b. Human Resources Benefits Office at 603-646-3588 or email us at Human.Resources.Benefits@dartmouth.edu or visit our website at www.dartgo.org/fsa