

UVM Health Flexible Spending Account – Mid Year Open Enrollment Frequently Asked Questions

This FAQ answers common questions you may have about the recent announcement for a special open enrollment for Health Care Flexible Spending Accounts (FSA) in response to changes in employee health care needs resulting from the COVID 19 pandemic.

1) Who is eligible?

- **Current enrollees** may change or end their deductions:
 - a) If you have already spent your pledge for 2020, you are obligated to continue paying your FSA paycheck deduction for the remainder of 2020.
 - b) You will not be allowed to go below the pledge amount that you have already paid through 7/31/2020.
- **New enrollees** can join the plan for the remainder of the year 08/01/2020 – 12/31/2020. Note: New enrollees are eligible to submit claims incurred between 8/1/2020 – 12/31/2020.

2) When is open enrollment?

The open enrollment period for Health Care Flexible Spending Accounts will begin on 6/15/2020 and end on 7/15/2020 at 3:00pm.

3) How do I make a change?

If you want to make a change or end your health care deductions or begin participating, please complete the [Flexible Spending Account enrollment form](#) and email it to HRInfo@uvm.edu.

4) I don't remember my election for 2020, how do I find this out?

You can access this information on EBPA's website: <https://www.ebpabenefits.com/> or call EBPA member services: 1-888-678-3457.

5) How do I find out my current FSA balance?

You can access this information on EBPA's website: <https://www.ebpabenefits.com/> or call EBPA member services: 1-888-678-3457.

6) Can new Health Flexible Spending contributions be used for non-Covid related expenses? Yes.

7) When does my new FSA paycheck deduction begin?

All new FSA paycheck deductions (new and changes to existing pledge amounts) are effective 8/1/2020.

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8) How does the mid-year open enrollment impact my balance and/or claims that are eligible for reimbursement?

- a) **Current enrollees** that have a balance prior to 6/15 and did not use it, then that balance along with increase will be used to pay for claims incurred after 6/15. Example: Employee elected \$500 for 1/1/2020 and has not used the \$500. On 6/15/2020 the employee increased their election from \$500 to \$1,000 – the employee may submit a claim incurred after 6/15 for \$1,000 and will be reimbursed for the \$1,000.

- b) **New enrollees** may only submit claims incurred between 8/1 – 12/31/2020. Any claim submitted to EBPA that was incurred prior to 8/1/2020 will be denied.

A reminder that with the COVID 19 pandemic and resulting school closures, you can also change your Flexible Spending Dependent Care deduction if your daycare provider is closed or parents are now working from home and don't need daycare. Once your day care provider re-opens and children go back to using daycare, employees can increase their Dependent Care election.

If you desire to change your current dependent care deduction, please complete the [Flexible Spending Account enrollment form](#) and email it to HRInfo@uvm.edu.