



Benefits Services
2407 LaPorte Avenue
Fort Collins, CO 80521
970-490-3680

Summary of Flexible Spending Account (FSA) Benefits

This is a summary of the flexible spending account (FSA) benefits available to Poudre School District employees.

What is a Section 125 Flexible Spending Account?

- Section 125 of the Internal Revenue Code allows employees to defer a portion of their gross income into a tax-free spending account. There is a medical care account and a dependent care account available.
- You do not pay federal, state, or Medicare taxes, or make PERA contributions on the portion of your gross income you elect to deduct from your paycheck and deposit to your medical and/or dependent care FSA.
- Eligible expenses must be incurred during the plan year (August 1, 2015-July 31, 2016).
- Eligible claims must be submitted within ninety (90) days of the end of the plan year.
- Account balances will be forfeited if not used.
- **Medical Care FSA:**
 - Used to reimburse for medical, dental and vision related expenses for you and your eligible dependents. Insurance premiums are **NOT** reimbursable.
 - The expenses you claim must not be eligible for reimbursement elsewhere (i.e., insurance plans).
 - You will not be able to claim the reimbursed expenses as a medical deduction on your tax return.
 - Typical expenses include plan deductibles, co-payments, co-insurance amounts, eye exams, eyeglasses, contacts and cleaning solutions, orthodontic services, some over-the-counter items that are not considered a drug or medication, and some over-the-counter drugs and medications with a prescription from a physician or note of medical necessity.
 - Upon termination of employment, may be eligible for continuation under COBRA regulations.
- **Dependent Care FSA:**
 - Used to reimburse eligible daycare expenses.
 - Base Camp is eligible.
 - The dependent must be a child under the age of 13, a dependent who is physically or mentally unable to care for themselves, or a disabled spouse.
 - The dependent must reside with you.
 - All-day kindergarten expenses are **not** eligible.
 - Overnight camps of any type are **not** eligible.
 - Nursing home fees are **not** eligible.

Enrollment

- **Medical Care Flexible Spending Account (FSA):**
 - You must enroll during open enrollment. Complete your enrollment online using the online enrollment system at <http://tpa.uchealth.org>.
 - You will receive “**Benny**”! Benny is a special benefits debit card that contains the value of your annual medical FSA election, allowing you to use the card to pay for qualified health care expenses by simply swiping the card. The amount will automatically be deducted from your medical FSA account.
- **Dependent Care Flexible Spending Account (FSA):**
 - You must enroll during open enrollment. Complete your enrollment online using the online enrollment system at <http://tpa.uchealth.org>.
 - You will receive “**Benny**”! Benny is a special benefits debit card that contains the value of your annual dependent care FSA election, allowing you to use the card to pay for qualified daycare expenses by simply swiping the card. The amount will automatically be deducted from your dependent care FSA account. NOTE: Your daycare provider must accept debit card payments in order to use the card with them.

Changes in FSA Elections With a Qualified Status Change

If you have a qualified status change, you must submit the change to Benefits Services within 31 days of the status change on the appropriate enrollment or change form. *The change you elect must be consistent with the status change.* For example, should you have a child during the plan year, it is consistent if you elect to increase your medical care FSA deduction. It would not be consistent to reduce your deduction, as expenses should increase with the addition of a baby.

- **Medical Care Flexible Spending Account (FSA):**
 - You must be enrolled in the FSA plan to make a change.
 - A qualified status change will **NOT** allow you to join the plan mid-year.
- **Dependent Care Flexible Spending Account (FSA):**
 - You may enroll in, change, or drop the FSA plan if you have a qualified status change.

Allowable Deductions for Each Plan

- Dependent care:
 - Minimum plan year deduction is \$120 (\$10 per month).
 - Maximum plan year deduction is \$5,000 (\$416.47 per month). \$2,500 each if filing jointly and participant and spouse are both PSD employees.
- Medical care:
 - Minimum plan year deduction is \$120 (\$10 per month).
 - Maximum plan year deduction is \$2,550 (\$212.50 per month) per employee.

Funds Availability

- Medical Care FSA claims for expenses incurred during the plan year are eligible for reimbursement up to the plan year election amount regardless of what has actually been deducted from the employee’s paycheck and deposited to the medical care FSA.

- Dependent Care FSA claims for expenses incurred during the plan year are eligible for reimbursement up to the amount available in the employee’s dependent care FSA.

Eligible Medical Expense Guideline

The following list is not intended to be a complete list of eligible expenses. The IRS regulations regarding eligible expenses that may be included in Section 125 Flexible Spending Accounts is the final determination. All expenses must be eligible under IRS Code Section 213. Any expense not listed that you believe may be eligible should be discussed with the administrator prior to enrollment.

Abortion (legal only)
Acupuncture (excluding remedies/treatments prescribed)
Alcoholism; Drug Addiction
Ambulance
Artificial limb
Artificial teeth
Blood Pressure Monitor
Braille books
Childbirth classes
Chiropractors
Co-payments & Co-insurance amounts
Contraceptives (prescription only)
Contact lenses & cleaning solutions
Crutches
Deductibles
Dental care including dentures
Diabetic supplies
Ear plugs
Eye exams, eyeglasses, contacts
Fertility treatments
Flu shots
Hearing aids & batteries
Immunizations
Insulin
Lasik vision correction
Learning disabilities
Medical records charges
Nicotine chewing gum
Occlusal guards
Orthodontia services
Over-the-counter medications such as pain relievers, allergy medications, cold/flu medications and antacids if prescribed by a physician
Patterning exercises
Physical exams
Prescription drugs
Prescription sunglasses
Pregnancy tests
Psychiatric care
Physical therapy
Smoking Cessation (prescription only)
Speech training
Sterilization
Transplants

Vaccines
Wheelchair

Non-prescription, over-the-counter medications that may be reimbursed through a Flexible Spending Account if prescribed by a physician:

PAIN RELIEVERS

- Aspirin
- Tylenol
- Motrin
- Advil
- Ibuprofen
- Generic equivalents

ALLERGY MEDICATIONS

- Claritin
- Sinutab Tavist
- Benadryl
- Actifed
- Alavert
- Allerest
- Chlor-Trimeton
- Dilosos
- Generic Equivalents

COLD/FLU MEDICATIONS

- Sudafed
- Nyquil
- Theraflu
- Vicks
- Aleve
- Alka-Seltzer
- Contac
- Comtrex
- Coricidin
- Delsym
- Dristan
- Drixoral
- Triaminicin
- Generic equivalents

ANTACIDS

- Alka-Seltzer
- Gaviscon
- Tagamet
- Prilosec
- Maalox
- Mylanta
- Pepcid
- Pepto Bismol
- Philips
- Rolaids
- Tums
- Zantac
- Generic Equivalents

MISCELLANEOUS

- Creams & Ointments such as BenGay, Neosporin etc.
- Band-aids and bandages
- Wart removers such as Compound W
- Condoms and spermicidal foams
- Hemorrhoid relieving products such as Tucks
- Sunburn relief such as Solarcain

Medical Expenses that are NOT Eligible for Reimbursement

The following list is not intended to be a complete list of ineligible expenses.

Air purifier*
Alternative medicines
Breast pumps*
Cosmetic surgeries & procedures
COBRA insurance premiums
Child care expenses
Controlled substances
Exercise equipment
Funeral expenses
Genetic testing**
Hair transplants

Hair growth medications (i.e. Rogaine)
Hair removal treatments
Health club dues
Herbs*
Herbal supplements*
Illegal services
Insurance premiums
Lodging***
Long term care insurance/services
Massage therapy*
Medicare premiums
Meals
Monitoring and testing devices*
Nutritional supplements*
Personal trainer
Pre-payments or pre-treatments
Specialty foods*
Storage fees (sperm, blood etc.)
Sundries; toothpaste, face creams etc.
Sunscreen
Supplies*
Surrogate expenses
Tanning salon
Teeth bleaching/whitening
Varicose vein treatments*
Vitamins*
Weight loss programs/medications*

*Must be prescribed for a specific medical condition.

**Only to determine possible defects.

***Subject to IRS daily limits.

Effect on Highest Average Salary

- Electing to participate in the FSA plans may reduce your Highest Average Salary calculation for your retirement benefits.

Additional Information

UCHealth Plan Administrators administers the Flexible Spending Accounts. You can reach them at (970) 224-4600.

The address for submitting FSA claims is:

UCHealth Plan Administrators
 FSA Department
 1107 South Lemay Avenue, Suite #400
 Fort Collins, CO 80524
 Fax (970) 224-3722

For additional information, you may also contact Benefits Services at:

Christina Erickson christie@psdschools.org (970) 490-3499

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