



## Catholic Charities of the Diocese of Raleigh

Providing Help—Creating Hope—Serving All

### **Flexible Spending Accounts**

**As of January 1, 2019, the Flexible Spending Accounts (FSA) for the Diocese will be administered by a new vendor, Connect Your Care (CYC).**

Flexible Spending Accounts (FSA) are an optional benefit that allow eligible employees to use pre-tax money for reimbursement of out-of-pocket Healthcare or Dependent Care expenses incurred within a calendar year for themselves or any eligible dependents. Catholic Charities offers this optional benefit to employees all regular full-time employees working 30 hours or more per week. Eligible employees do not have to be enrolled in the health benefits plan sponsored by the Diocese to participate in the FSA plans.

Flexible Spending Accounts allow eligible employees to use pre-tax dollars to pay out-of-pocket expenses incurred for healthcare or dependent care.

- A Health Care Flexible Spending Account reimburses you for out-of-pocket expenses for medical, dental, prescription drug, vision, and other IRS approved health related expenses, for yourself or any eligible dependents.
- A Dependent Care Flexible Spending Account reimburses you for care provided to dependents so that you (and your spouse, if you are married) can work. Care can be for your dependent child/children under age 13 or any dependent of any age if he or she lives with you and cannot care for himself or herself, such as an elderly parent or disabled child.

Employees may contribute up to the annual IRS limits for FSA Plans: Following are the limits for 2019:

- **Healthcare: \$2,700**
- **Dependent Care: \$5,000**

FSA contributions are deducted on a pre-tax basis over the course of 26 pay periods for full-time year round employees and over 20 pay periods for full-time hourly school employees.

Employees may submit manual claims for reimbursement or use the vendor issued prepaid debit card.

Monies not used in an individual's account by the end of the year are forfeited back to the plan. Claims can be submitted through the end of February following each calendar year; however receipts for claims must be dated within the particular calendar year.

#### Enrollment in the Flexible Spending Account Plans

Eligible employees already enrolled in the current year FSA plans will be able to renew their Flexible Spending Account on an annual basis in December for the upcoming year.

Eligible employees not enrolled in the current year FSA plan but who experience a qualified life event may enroll at that time. Newly hired employees who meet the eligibility requirement for the FSA plan, may enroll at the time of hire. Deductions for FSA contributions for qualified life events and newly hired employees will be based on the number of payroll periods remaining in the calendar year. Enrollment in the FSA plans other than during Open Enrollment must be done manually using the FSA Enrollment Form.

#### Filing Claims for Reimbursement with CYC

Details forthcoming

#### Filing Claims for Reimbursement with Benefit Allocation Systems for the 2018 calendar year:

Claim forms and instructions can be downloaded 24/7 by visiting [www.myenroll.com](http://www.myenroll.com) and clicking "FSA Claim Forms" in the upper right corner of the home page.

All 2018 reimbursement claims and receipts must be mailed or faxed to BAS (fax: 1-888-265-2144) no later than February 28, 2019.

Participants can login to [www.myenroll.com](http://www.myenroll.com) to check FSA balances and payments at any time.

Questions regarding balances or claims on 2018 FSA accounts through the Diocese of Raleigh should be directed to BAS Client Services Department at 1-800-945-5513 or by e-mail at [service@basusa.com](mailto:service@basusa.com).

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