



# Catholic Charities of the Diocese of Raleigh

Providing Help—Creating Hope—Serving All

## Flexible Spending Accounts

- [FSA Enrollment Form for Qualified Life Events and New Employees](#) (PDF)

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. Catholic CHARITIES FSA plans are administered by [Connect Your Care](#).

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. Enrollment in the FSA plans other than during Open Enrollment must be completed manually using the FSA Enrollment Form. The form must be faxed to the Benefits Office at 1-866-955-8451 within 30 days of the qualified life event or date of hire.

## Filing Claims for Reimbursement with Connect Your Care (CYC)

Employees may go to [www.connectyourcare.com](http://www.connectyourcare.com) and click on “Employees” at the top of the CYC home page. If you have not registered as a participant, you can click on “New Participant Registration”. If you have registered you may login to your account. Once in your account, you can review contributions, reimbursements, and file claims.

For assistance contact CYC at **1-877-292-4040** or [service@connectyourcare.com](mailto:service@connectyourcare.com).