

General health care FSA questions

Here are answers to some commonly asked questions about health care flexible spending accounts (FSAs).

What is a health care FSA?

A health care FSA is an employer-sponsored benefit that allows you to pay for eligible health care expenses with pre-tax income. You don't pay taxes on this money, this means you'll save an amount equal to the taxes you would have paid on the money you set aside.

Who is the Archdiocese of San Francisco's FSA provider?

The Archdiocese's health care FSA is administered by Navia Benefits Solutions.

Company Code: **ASF**

How much money can I contribute to an FSA?

The maximum amount you can contribute to the health care FSA in 2020 is \$2,750.

How can I determine the amount to contribute to my FSA?

First, take a look at your past year's out-of-pocket health care expenses. This can help you figure out how much to set aside and to calculate the tax savings on your contribution. Navia Benefit Solutions also has a tax savings calculator you can use to help determine how much you will save by electing an FSA.

What types of expenses are eligible for reimbursement from the health care FSA?

Eligible expenses under the health care FSA include out-of-pocket medical, prescription, dental, and vision plan expenses. Certain over-the-counter medications are eligible only with a prescription from your doctor.

A list of eligible over-the-counter expenses can be found on the Navia Benefit Solution's website and in IRS Publication 502 on IRS.gov.

Can I use a health care FSA to pay for health insurance premiums?

No, you cannot use an FSA to pay for health insurance premiums. These premiums are already taken out of your paycheck before taxes.

Can the funds in a health care FSA be used for a child in college?

Yes, as long as you are claiming the child as a dependent.

What if I don't use my entire FSA balance?

- You have until **December 31** of the current plan year to incur eligible expenses for FSA reimbursement.
- You have until **March 31** of the following plan year to submit a claim for reimbursement for eligible expenses. **Note: March 31** does not refer to the postmark date; it is the date by which the claim form must be received.
- At the end of the current plan year, any unused balance will be forfeited, so estimate your annual pledge carefully. The IRA has a use-it-or-lose-it rule for FSAs, which means funds must be spent by the end of the plan year.

How do FSA contributions pay for my expenses?

Your annual contribution election is divided by the number of paychecks received for the year, and that amount is deducted from each paycheck before taxes. The funds are then deposited into the FSA and available for eligible expenses.

You can access funds for health care FSAs at any time, up to your annual pledge.

Can I change my FSA election amount?

You cannot change your election amount during the plan year unless you experience a qualified life-event change (e.g., marriage, divorce, death of a spouse or dependent, birth or adoption of a child).

Can I use money from my dependent care FSA if I run out of money in my health care FSA?

No. Health care and dependent day care FSAs are two separate types of accounts. You cannot transfer money between them.

How can I access the money in my FSA to pay for health care expenses?

The Navia Benefits Debit MasterCard:

- The Navia Card is loaded with your full election amount and can be used to pay for eligible expenses. When the card is used, funds will be pulled directly from your health care FSA and are paid to the provider.

The online claim submission tool:

- If you have paid out-of-pocket for eligible services and are requesting reimbursement, you can use the online claims submission tool. You just need to fill out your claim information, upload documentation from your computer, and click submit!

The MyNavia App

- You can use the MyNavia App to submit claims right through your phone! Just enter your claim information and upload a photo of your documentation right from your phone's camera.

The MyNavia App

- Fill out a claim form, attach your itemized documentation, then email or mail your claim to Navia.