



## **FAQs**

### **NCFlex Health Care Flexible Spending Account for 2018/2019**

**Q: What does the \$500 rollover mean?**

**A:** It allows participants who elect the HCFSAs to rollover money from their 2018 account into 2019 up to \$500. The minimum that can be rolled over is \$25.

**Q: What happens if I have more than \$500 leftover at the end of 2018?**

**A:** Any amount over \$500 cannot rollover and will be forfeited. However, you have until April 30, 2019 to submit claims that were incurred up through 12/31/18.

**Q: If I rollover \$500, can I still elect the full \$2,650 for the following year?**

**A:** Yes, you can still elect the full amount allowed by the IRS and keep the \$500 rollover.

**Q: If I have money left in my 2018 or 2019 FSA, do I have to re-enroll to take advantage of my \$500 or less rollover?**

**A:** No, you do not have to reenroll unless you want to put more money than your rollover into your HCFSAs for 2019 or 2020.

**Q: Will P&A use my rollover money first in 2019 before the 2019 contributions are used?**

**A:** Not for 2019 services, P&A will use the 2019 contributions first for any 2019 services.

**Q: If I stop working for the state in 2019 what happens to my rollover funds?**

**A:** The 2018 rollover funds will be forfeited unless you choose to enroll in COBRA for the HCFSAs.

**Q: Does the rollover also apply to the Dependent Care FSA?**

**A:** No, the Dependent Care FSA will not have a rollover feature but will continue to have a grace period through March 15<sup>th</sup> of the following year.

**Q: If I have \$500 that rolls over from 2018 to 2019 and do not spend that money, does it then roll to 2020 or is it only available to 12/31/2019?**

**A:** As long as you are still actively employed, the funds will rollover to future plan years (i.e. 2020).

**Q: When the \$500 rolls over, how will it show on the P&A site on my account when I log in? Will I have to look under the 2018 plan year or will it show under 2019?**


**A:** Rollover funds have a new account created. An example is listed below.

# MY BENEFITS SUMMARY

Below is a summary of your employee benefit plan(s). For details on a plan such as completed transactions or claim information please click Show/Hide Plan Details. You may also perform different actions for each plan by selecting an action from the 'Choose an action' drop down menus.

## FSA

-- Choose an action --

 Get the most out of your FSA. Visit FSA Store and save \$10 with checkout code "PAS1". Limit one use per customer.  
**Please note:** Participants enrolled in a Limited Health FSA are not permitted to use their account to purchase OTC items per IRS regulations.

### Plan Summary

Plan ID: <b>NCFlex19</b>	Election amount: <b>\$2,650.00</b>
Plan type: HEALTH FSA	Available funds: <b>\$2,650.00</b>
Plan year start date: <b>01/01/2019</b>	Amount contributed: <b>\$0.00</b>
Plan year end date: <b>12/31/2019</b>	Total of claims submitted: <b>\$0.00</b>
Final date to submit claims: <b>04/30/2020</b>	Total of claims paid: <b>\$0.00</b>

Status: Active

Show/Hide Account Details

## ROLLOVER

-- Choose an action --

### Plan Summary

Plan ID: <b>NCFlex18</b>	Election amount: <b>\$150.00</b>
Plan type: FSA ROLLOVER ACCOUNT	Available funds: <b>\$150.00</b>
Plan year start date: 01/01/2018	Amount contributed: <b>\$150.00</b>
Plan year end date: 12/31/2018	Total of claims submitted: <b>\$0.00</b>
Final date to submit claims: <b>04/30/2019</b>	Total of claims paid: <b>\$0.00</b>

Status: Active

Show/Hide Account Details

## FSA

-- Choose an action --

### Plan Summary

Plan ID: <b>NCFLEX18</b>	Election amount: <b>\$2,600.00</b>
Plan type: HEALTH FSA	Available funds: <b>\$150.00</b>
Plan year start date: 01/01/2018	Amount contributed: <b>\$2,600</b>
Plan year end date: 12/31/2018	Total of claims submitted: <b>\$2,450</b>
Final date to submit claims: 04/30/2019	Total of claims paid: <b>\$2,450</b>

Status: Active

Show/Hide Account Details