

NCFlex FAQs Related to COVID-19 and Flexible Spending Accounts



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STATE INSURANCE PLANS

Below are Frequently Asked Questions about the impact of COVID-19 on the NCFlex Health Care and Dependent Day Care Flexible Spending Accounts. Related Information in this FAQ document can also be found on a [Member alert email from June 4, 2020](#).

Health Care Flexible Spending Account Questions and Answers

Q. I don't feel that I can spend all of my HCFSA money originally elected, can I change my election or roll it over for the next year?

A. Currently unused Health Care FSA (HCFSA) funds, up to \$550, can be rolled over into the next plan year if you have a minimum balance of \$25. You are not required to re-enroll in the next plan year in order to access rollover funds. You may also use your HCFSA fund for submit eligible out-of-pocket expenses for eligible dependents (legal spouse and children).

If you decide you would like to stop your HCFSA account or reduce the yearly amount, as of May 2020 with guidance from the IRS, this is allowed with no qualified life event (QLE). To request a change, reach directly out to your Health Benefits Rep or HR department. All changes are made on a go forward basis and your yearly amount cannot drop below what you have already been reimbursed and/or payroll deducted. Changes must be requested by Sept. 30, 2020 and only one change due to the current COVID-19 situation will be allowed to be made on your HCFSA for the 2020 plan year.

Q. Can I enroll or increase my Health Care FSA (HCFSA) funds because of increased out of pocket expenses related to COVID-19 or even unrelated?

As of May 2020 with guidance from the IRS, adding or increasing your HCFSA is allowed with no qualified life event (QLE), even if your reason is unrelated to COVID-19. To request a change, reach directly out to your Health Benefits Rep or HR department. All changes are made on a go forward basis, however, the amount you add will be allowed for expenses retro back to Jan. 1, 2020. Changes must be requested by Sept. 30, 2020 and only one change due to the current COVID-19 situation will be allowed to be made on your HCFSA for the 2020 plan year.

Q. I heard that the Health Care FSA (HCFSA) will now cover over the counter medications and menstrual products. Which items are covered and how can I use my convenience card to pay for these items?

A. Over 17,000 over the counter medications are eligible as well as tampons and pads. Vitamins and supplements are not eligible. You can use your convenience card for these purchases, however, if your card does not seem to recognize the item or you have a prior claim going back between now and January 1, 2020, you can file your claim manually to P&A group either via paper form, online, or the mobile app. Learn more about how to file a claim or get a claim form on the [Flexible Spending Account section](#) of ncflex.org.

June 2020

Q. I'm retiring soon and have not been able to spend my Health Care FSA funds due to appointments being canceled. What are my options?

A. As of May 2020 with guidance from the IRS, you have the choice to cancel your HCFSA without a qualifying life event (QLE). To request a change, reach directly out to your Health Benefits Rep or HR department. All changes are made on a go forward basis and your yearly amount cannot drop below what you have already been reimbursed and/or payroll deducted. Changes must be requested by Sept. 30, 2020 and only one change due to the current COVID-19 situation will be allowed to be made on your HCFSA for the 2020 plan year.

If your retirement is coming soon and there is not time to cancel the account, there are many ways to spend FSA money including items such as glasses, contact lenses, everyday items like bandages and hot/cold packs, and now even over-the-counter medicines. A lot of these items can be purchased at online retailers. If you are still unable to find a way to spend money you have put into your HCFSA, you have the option to continue your coverage on a monthly basis until the end of the plan year. Continuing coverage under COBRA does not have a pre-tax advantage, however, gives you extra time to use your funds.

Dependent Day Care Flexible Spending Account Questions and Answers

Q. Due to COVID-19, my daycare needs have changed, and I will be taking my child(ren) out of childcare or starting childcare for the first time, can I make changes to my DDCFSA account or add it for the first time?

A. A change in daycare is a qualified life event (QLE), which allows you to make a prospective (go forward) change in your Dependent Day Care FSA (DDCFSA), such as dropping/ decreasing your contribution amount or adding/increasing your contribution amount.

If adding for the first time (or adding back after dropping earlier in the year), you will need to go into eBenefits* and use the life event "Daycare change".

For any other changes, such as stopping all together, decreasing or increasing the yearly contributions, contact your HR department, as they will need to send in the request to NCFlex directly. If decreasing the contribution amount, your account can not be dropped below what has been reimbursed to you and/or what has been payroll deducted.

Q. Once COVID-19 is over and I resume daycare for my child(ren), may I enroll or re-enroll in the Dependent Day Care FSA (DDCFSA)?

A. A change in daycare is a qualified life event (QLE), which allows you to make a prospective (go forward) change your Dependent Day Care FSA (DDCFSA), such as adding or increasing your contribution amount. If adding back after a cancellation or for the first time, you will need to go into eBenefits* and use the life event "Daycare change". If you already have the account and need to increase your contributions, contact your HR department.

**To log in to eBenefits visit shp-login.hrintouch.com or log in through your HR portal through single sign on. Check with your HR department if you need assistance.*

Q. If I don't use all the funds in my Dependent Daycare FSA (DDCFSA) due to closure of daycare and/or before and after school care due to COVID-19, can I change my election or roll it over for the next year?

A. Unused money in your Dependent Day Care FSA cannot be refunded or rolled over into the DDCFSA for the following year. However, a change in daycare is a qualified life event (QLE), which allows you to make a prospective (go forward) change to your Dependent Day Care FSA (DDCFSA), such as dropping or decreasing your contribution amount. To make this change, you will need to contact your HR department.

Also, you can incur eligible expenses until March 15, 2021 even if you stop your contributions into the account, and be reimbursed with money from your 2020 Dependent Day Care FSA. Dependent daycare claims for the 2020 DDCFSA must be submitted no later than April 30, 2021.

Q. Can I transfer my Dependent Day Care Flexible Spending Account (DDCFSA) money to my Health Care Flexible Spending Account (HCFSA)?

A. Currently transferring money between the DDCFSA and the HCFSA is not allowed. NCFlex is carefully monitoring information from the Federal Government on possible changes and updates to Flexible Spending Accounts and will notify participants of any changes.

Q. I had a 2019 DDCFSA account and did not use all the money, can I still use that money for expenses now?

A. Normally the DDCFSA has a grace period of March 15 of the following year. This year that grace period has been extended and you can incur expenses on your 2019 DDCFSA account until Sept.30, 2020. The deadline to file claims has also been extended for the 2019 plan year to Sept.30, 2020.

General Flexible Spending Account Questions and Answers

Q. Due to COVID-19, I have some 2019 FSA claims to submit, but I do not have access to a copier or scanner. What is the deadline for submitting 2019 claims for my Health Care FSA (HCFSA) and Dependent Day Care FSA (DDCFSA)?

A. Due to COVID-19, the filing deadline for 2019 claims has been extended to Sept. 30, 2020. Claims must have been incurred on or between January 1, 2019 - December 31, 2019.

Q. How do I know how much money I have left in my HCFSA or check the status of a claim?

A. You can check your account balance, view a list of eligible items, or upload claims by visiting your HCFSA account at ncflex.padmin.com, download the "P&A Group" app through the Apple Store or Google Play, or contact P&A Group customer service at 866-916-3475.

Q. If I have a Qualified Life Event (QLE) how do I make a change to my NCFlex Benefits?

A. To make a change to your NCFlex benefits, you will need to log into the eBenefits* enrollment system or contact the eBenefits customer service center at 1-855-859-0966.

Q. How do I find out more about my Flex Spending Accounts?

A. The following information is available to you on the NCFlex website www.ncflex.org:

- FSA informational video
- The NCFlex Enrollment Guide
- Claims kit and claims form

In addition, you can find information by:

- Logging into to your P&A Group FSA account(s) via computer or the smart-phone app
- Contacting the P&A Group FSA Customer Service Center at 866-916-3475
- Contacting your Health Benefits Representative (HBR)

**To log in to eBenefits visit shp-login.hrntouch.com or log in through your HR portal through single sign on. Check with your HR department if you need assistance.*