



CITY OF GLENDALE'S

2020 FLEXIBLE SPENDING ACCOUNT

Benefits Open Enrollment
(November 18th – December 6th)

What is a Flexible Spending Account?

A Flexible Spending Account (FSA) is a tax-favored program that allows employees to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars.

The City of Glendale offers two types of FSAs:

- The Health Care Flexible Spending Account (HCFSA), which can be used to pay for eligible out of pocket medical and health care expenses, such as deductibles, copayments, prescription drug costs. You can use this FSA for those expenses that may not be fully paid for by your insurance plan. PLEASE NOTE: An HCFSA cannot be used to pay for any type of insurance premiums.

HCFSA 2020 Calendar Limit

- **\$2,750** Maximum individual limit

For Married couples, both spouses may elect coverage, if available.

- The Dependent Care Flexible Spending Account (DCFSA), used to pay for eligible dependent care expenses such as child care for children under age 13 or daycare for anyone who you claim as a dependent on your Federal tax return who is physically or mentally incapable of self-care.

DCFSA Calendar Limits

- \$5,000 per year for married couple filing jointly
- \$5,000 per year for a single parent/head of household
- \$2,500 if married and filing separately

Did you know?

The average family of four in the U.S. can expect to pay over \$3,000 on out-of-pocket expenses like doctor visits, prescription copays, dental work and new glasses in 2020.

If \$2,750 goes into a Health Care FSA, a family could save over \$600 in taxes.

New FSA Participants: You can only enroll in the FSA once per year during the City's FSA election period. If you choose not to enroll during the FSA open enrollment period, you must wait until the open enrollment period the following year to sign up, unless you experience a **Qualifying Life Event** that allows you to make an election outside the benefit period. **Note:** You **MUST** notify Benefits **within 30 days** of a **Qualifying Life Event** in order to make changes in your elections.

What is a Qualifying Life Event? A Qualifying Life Event is an event defined by the IRS that allows you to change your FSA election.

- Change in your legal marital status (i.e., marriage, legal separation, divorce, or death of your spouse)
- Change in your employment status (for you, your spouse, or dependent) that affects eligibility for health insurance benefits
- Birth or date you adopt a child, or placement for adoption
- Change in your dependent's eligibility (for example, your child reaches age 13 where he/she is no longer eligible under a DCFSA)

Current FSA Participants: Enrollment in the Flexible Benefit Plan is only permitted once per year. Employees will have the opportunity to re-enroll each year. **There is no automatic re-enrollment.** If you do not re-enroll each year during open enrollment, participation in the Flexible Savings Account (FSA) will cease until the next year's open enrollment or if you experience a Qualifying Life Event.



Benefits MasterCard Usage 2020: If you have a Benefits MasterCard, you may use it until the plan year ends. Once the new plan year begins, submit **manual claims** for old plan year balances. Your new election amount will be loaded into your Benefits MasterCard after the new plan year starts. **DO NOT DESTROY** your Benefits MasterCard---it will be reloaded each year with your new election amount.

Reminder: The FSA plan year ends December 31, 2019. Once the plan year ends, you have **90 days** to submit your expenses incurred in 2019. The final day vouchers can be accepted is **March 31, 2020.**

How To Enroll For 2020 FSA Programs?

Simply complete the ONLINE Open Enrollment for 2020 FSA enrollment, between **November 18th - December 6th, 2019.** Be sure to **SUBMIT** your elections.

If you have any questions or require additional assistance, contact Benefits at **(818) 548-2160** or email **benefits@glendaleca.gov**

