

Commonly Asked Questions about COVID-19 and the Impact on the NCFlex Flexible Spending Accounts

Dependent Day Care Flexible Spending Account Questions

- Q. Due to COVID-19, my daycare needs have changed, and I will be taking my child(ren) out of daycare.**
- A.** A change in daycare is a Qualified Life Event (QLE), which allows you to make a prospective change in your Dependent Day Care FSA (DDCFSA), such as dropping or decreasing your contribution amount. To make this change, you will need to go into [eBenefits](#) and use the life event “Daycare change”.
- Q. Once COVID-19 is over and I resume daycare for my child(ren), may I 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 change your Dependent Day Care FSA (DDCFSA), such as adding or increasing your contribution amount. To make this change, you will need to go into [eBenefits](#) and use the life event “Daycare change”.
- Q. If I don't use all the funds in my Dependent Daycare FSA 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 dependent care FSA for the following year. However, a change in daycare is a Qualified Life Event (QLE), which allows you to make a prospective change to your Dependent Day Care FSA (DDCFSA), such as dropping or decreasing your contribution amount. To make this change, you will need to go into [eBenefits](#) and use the life event “Change in daycare”. Also, you can incur eligible expenses until March 15, 2021, and be reimbursed with money from your 2020 Dependent Day Care FSA. Dependent daycare claims must be submitted no later than April 30, 2021. NCFlex is carefully monitoring information from the Federal Government on possible changes and updates to Flexible Spending Accounts. However, to date, there have not been any changes to the DDCFSA.

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.

Health Care Flexible Spending Account Questions

Q. If I don't use all the funds in my Flexible Spending Account(s) (FSA) due to delayed elective surgery or delay in medical items due to COVID-19, can I change my election or roll it over for the next year?

- A. Currently unused Health Care FSA (HCFSA) funds, up to \$500, 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). We are carefully monitoring information from the Federal Government on possible changes and updates to Flexible Spending Accounts due to COVID-19. However, to date, there have not been any changes to the HCFSA regarding when you can make changes to your elected contribution amount.

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

- A. Currently you may increase your annual election or enroll in the HCFSA account due to a qualifying life event, such as marriage or birth of a child. NCFlex is carefully monitoring information from the Federal Government on possible changes and updates to Flexible Spending Accounts. However, to date, there have not been any changes to the HCFSA's regarding when you can change your elected contribution amount.

Q. My spouse lost their job and their Health Care FSA account (HCFSA), can I add the NCFlex FSA account?

- A. Yes, a spouse or other eligible dependent that loses their job and benefits, is a qualifying life event to (QLE) to enroll in the HCFSA. To make this change, you will need to go into [eBenefits](#) and use the life event "Loss of Other Coverage".

Q. I heard that the health care flexible spending account will now cover over the counter medications and menstrual items. Why can't I use my convenience card to purchase these items.

A. It will take approximately 4 to 6 weeks for merchants to code their systems for these items to allow the use of members' convenience cards for purchase. However, P&A will process paper claims and reimburse members. Paper claims can be submitted via mail, fax, or uploaded to their website or mobile app.

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

A. 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.

General Flexible Spending Account Questions

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 (HCCFSA) and Dependent Day Care FSA (DDCFSA)?

A. Due to COVID-19, the filing deadline for 2019 claims has been extended to May 31, 2020 (original filing deadline was April 30).

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 smartphone app
- Contacting the P&A Group FSA Customer Service Center at 866-916-3475
- Contacting your Health Benefits Representative (HBR)