

Healthcare and Dependent Care Flexible Spending Account (FSA)

Santa Barbara County Superior Court offers you the opportunity to participate in a Healthcare and /or Dependent Care Flexible Spending Account (FSA).

How you're FSA Account Works

- Each year during the Open Enrollment period, you decide how much you want to contribute to the Healthcare and Dependent Care Flexible Spending Account. Your 2013 enrollment election does NOT automatically carry over to the next year.
- Each pay period, the money deducted before taxes is withheld in equal increments from your pay and contributed to your healthcare and / or dependent care spending account(s). **You can elect up to \$2,500 annually for the Health Care FSA.** This amount was reduced to comply with new IRS maximum guidelines. You may contribute up to \$5,000 per household for the Dependent Care FSA. Unlike health benefits, FSA contributions are withheld in all 26 pay periods.
- As a participant of the Health Care FSA plan, you can choose to have an FSA debit card. This card is linked to your FSA account. When purchasing qualified medical services or products, you simply use your FSA debit card and the transaction is complete. Be sure to keep your receipts since you will need to provide proof of expenses if audited. The dependent care FSA does not allow debit card for day care expenses.
- If you do not use a debit card for your transaction, you can submit your claim and receipts via fax, email or U.S. mail. Upon review and approval of the eligible expenses submitted to FSA, you will be reimbursed for the expense(s).

Be Cautious!!

- * Only qualifying medical expenses incurred during the plan year will be eligible for reimbursement.
- * Expenses will only be reimbursed if they are incurred during the 2014 plan year (January 1 through December 31), or during the 2 1/2 month grace period (January 1 through March 15, 2015). You will have till May 30, 2015 to submit reimbursement requests.
- * You must spend all the money in your accounts, or you will lose it. IRS rules do not allow you to carry over an FSA balance from one year to the next, so be sure to estimate your contributions carefully.
- * Once you enroll, you can only change your elected payroll contributions if there is a change in family status, such as: Marriage, Divorce, Death, Birth, Adoption, or Change in Employment Status.
- * Money can not be transferred between the Health Care and Dependent Care FSA.
- * If your employment with Santa Barbara County Superior Court terminates, you can only be reimbursed for claims incurred up to your last day of employment.

Note for Over-the-Counter (OTC) Drugs and medicines: your FSA can not reimburse you for OTC drugs and medicines (other than insulin) without a doctor's prescription.