

Flexible Benefits Program
The Consolidated Appropriations Act, 2021
Frequently Asked Questions (FAQs)
March 10, 2021

1. What is The Consolidated Appropriations Act, 2021?

The Consolidated Appropriations Act, 2021 (CAA) was signed into Federal law on December 27, 2020. The legislation provides COVID-19 relief to Health Care and Dependent Care Flexible Spending Account (FSA) participants.

2. What are the four specific (CAA) impacts to the Flexible Spending Accounts?

- Extended Grace Periods

Allows FSA participants to utilize funds they may have to forfeit due to limited Health Care and Dependent Care usage during the COVID-19 pandemic. The Grace Period for Health Care FSA has been extended from March 15 to December 31. A new Grace Period is established for Dependent Care FSA, which is December 31. For example, a participant will have more time to incur Dependent Care expenses through December 31, 2021 and submit the receipts to be applied to available remaining balance from Plan Year 2020.

- Spend Down

Allows a "spend-down" of Health Care and Dependent Care FSA through the end of the plan year when a participant ceases participation for any reason. Examples include an employee on leave without pay or a terminated employee. The participant utilizing the Spend Down will be able to receive reimbursement based on their actual plan contributions less reimbursements. The participant may submit eligible expenses incurred through December 31.

- Dependent Care Plan Level Increase

For participants enrolled in Dependent Care FSA on or before January 31, 2020, with unused balances, increases the "eligible dependent age" from less than 13 years of age to less than 14 years of age, if the dependent turned 13 in 2020. For Plan Year 2020 and Plan Year 2021, eligible Dependent Care expenses incurred up until the dependent turns 14 can be submitted for reimbursement.

- Election Changes Allowance

Allows midyear election changes on a prospective basis for Health Care or Dependent Care FSA's without a status/election change event. FSA's are still subject to a monthly limit: \$225 for Health Care FSA and \$416 for Dependent Care FSA. The participant's change in coverage will be effective the first of the month following the request.

3. Can an FSA participant with a High Deductible Health Plan, with a Health Savings Account (HSA) contribute to a Health Care Flexible Spending Account?

No. An FSA participant is not allowed to enroll in, or participate in, a Health Care Flexible Spending Account in the same plan year they are participating in an HSA.

4. Which Plan Years do the CAA amendment topics pertain to?

The Extended Grace Periods, Spend-Down, and Dependent Care Age Level Increase pertains to FSA contributions made during Plan Year 2020 and Plan Year 2021. The Election Changes Allowance pertains to Plan Year 2021 only.

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5. Where is the Flexible Spending Account (FSA) Summary Plan Description (SPD) and the plan Amendment posted?

The FSA SPD with the Amendment are posted in GaBreeze: GaBreeze.ga.gov. A user ID and password are required to login along with a supported browser. The documents are also posted on the Department of Administrative Services (DOAS) website using this path: www.doas.ga.gov > Human Resources Administration > Flexible Benefits > Employee Benefits Information > Flexible Benefits > Flexible Benefits Resources > Summary Plan Descriptions.

6. What is the phone number for participants to call with questions related to the CAA?

Participants wanting to make changes to their Flexible Spending Account(s) must call GaBreeze Benefits Center at 1-877-342-7339 (toll-free, Monday to Friday, 8 am to 5 pm, ET) for assistance. Participants should call HealthEquity/WageWorks if they have questions related to all other CAA provisions.

7. Who should Entity Benefit Coordinators/HR Director's contact with questions related to the CAA in order to assist participants?

Contact the Department of Administrative Services Flexible Benefits team at hraflexbenefits@doas.ga.gov or call 404-656-2705.