

County of Humboldt

Flexible Spending Accounts - Online Open Enrollment for the 2021 Plan Year

Health FSA (FSA) and Dependent Care Assistance Plan (DCA)

IMPORTANT – NEW FOR THIS YEAR:

- **Simplified Online Enrollment Process**
- **Health FSA switching to the Carryover Provision starting with the 2021 plan year**

Online Enrollment – No Need to Hand Deliver a Printout!

In previous years, there was a requirement in place that in order to complete your enrollment in the upcoming plan year, after making your election online, you then needed to print a confirmation page and deliver to the County's Risk Management office. That is no longer the case. Simply completing your elections online in the ABG WealthCare System is sufficient to become enrolled. After the close of Online Enrollment, you will receive an email confirming for you the amount(s) you have elected for Health FSA and/or Dependent Care.

Transition from Grace Period to Carryover Provision for the Health FSA

Currently the County of Humboldt's plan design has a Grace Period for both the Health FSA and Dependent Care FSA. For the Health FSA, this will be changing starting with the 2021 plan year. Please see below for more detail:

Runout Period Ends on 3/31/2021	<p><i>What is the Runout Period?</i></p> <p>The Runout Period gives you more time to file claims that have dates of service from within the prior plan year (or that were incurred during the Grace Period. The Runout Period for County of Humboldt is from 1/1/2021 – 3/31/2021 for the 2020 plan year.</p>
Grace Period Ends on 3/15/2021	<p><i>What is the Grace Period?</i></p> <p>The Grace Period is more time after the FSA plan year to submit newly incurred expenses and be reimbursed from available prior plan year funds. The entire prior plan year balance may be used during the Grace Period ("<i>limited time to access all remaining funds</i>"). The Grace Period for the 2020 plan year ends on 3/15/2021.</p> <p><i>What changes will happen with the Grace Period?</i></p> <p>Currently on the 2020 plan year, there is a Grace Period on both the Health FSA and the Dependent Care FSA. This will change starting with the 2021 plan year, which will have a Grace Period on the Dependent Care FSA only – this is because County of Humboldt will be switching to the Carryover Provision on the Health FSA (see below). The Grace Period will continue to apply to the Dependent Care FSA going forward.</p>
Carryover Provision Starting with the 2021 Plan Year into the 2022 Plan Year	<p><i>What is the Carryover Provision?</i></p> <p>The Carryover Provision allows a portion of prior plan year Health FSA funds to be rolled into the new plan year, after the close of the Runout Period of the prior plan year. A new plan year Health FSA election is required to allow any Carryover Provision funds to be rolled over from the prior plan year. The minimum new plan year election to allow for Carryover is \$100.</p> <p><i>How much can be rolled with the Carryover?</i></p> <p>The amount that can be rolled due to Carryover is currently set to \$550 for 2020 plans, and is expected to increase each year. The maximum allowed to Carryover is now pegged as a portion of the annual increase in allowable Health FSA maximum election (20% the amount the maximum election is increased).</p> <p><i>When does the Carryover begin?</i></p> <p>The plan year 2020 is the last year that County of Humboldt will have the Grace Period on the Health FSA. Then, the Carryover Provision will apply starting with the 2021 plan year. This means the first time that the funds will roll due to the Carryover Provision will be from the 2021 plan year (after the end of the Runout Period) into the 2022 plan year, but only if a new plan year election of at least \$100 has been made for the Health FSA in 2022.</p>

Maximum Election Amounts

The IRS Health FSA maximum annual election is \$2,750 (no increases have been announced for the Health FSA maximum at this time, so for this Open Enrollment that will be the maximum available). The Dependent Care annual election limit remains the same at \$5,000 (\$5,000 for employees who are single or married filing income taxes jointly, and \$2,500 for employees who are married filing separately).

Start and End Dates for Online Enrollment: **Monday, 9/21** through **Friday, 10/16** *

* Please bear in mind that American Benefits Group is located on the East coast, so there will be live support to assist you with placing an election only until 2:00 P.M. Pacific on the last day of open enrollment.

Where do I make my election(s)?

You will be making your **Flexible Spending Account (FSA)** elections **online** using our WealthCare Portal.

To begin the Online Enrollment process, please navigate to: amben.com/enroll
(<https://americanbenefitsgroup.wealthcareportal.com/page/OnlineSelfEnrollment>)

What is my Employer ID that I need to begin online enrollment?

Your Employer ID is: **ABGCOH**

How do I make my election(s)?

Enrollment Instructions: Click the link below for a guide to submitting your elections:
http://amben.com/demos/enrollment/Online_SelfEnrollment_Instructions_FSA.pdf

Click the link below to access the Online Self-Enrollment Tutorial video:
<http://www.amben.com/online-self-enrollment.html>

Questions? Need Help?

If you need assistance, you may contact us at support@amben.com or call us at **(800) 499-3539**.

Educational Resources for Participants



FSA: www.amben.com/FSA

Calculator Link - [How Much to Contribute?](#)

FAQs - [Frequently Asked Questions](#)

Table of Eligible Medical Expenses - [Eligible Medical Expenses](#)

Informational Flyers

Enrollment Kit - [Sign Up for a Pay Raise](#)

Save Money Flyer - [I Could've Had an FSA](#)

Vision Flyer - [Improve Your Focus](#)

Dental Flyer - [Brace Yourself](#)

ABG Benefits Card



If you already have an ABG Benefits Card please keep it, your new balances will be loaded onto your card for the new plan year.

If this is your first time enrolling in the Flexible Spending Account (FSA) or Commuter Transit and Parking, please look for your **ABG Benefits Card** in the US postal mail.

You will use the **same card** for both your FSA and your Commuter Benefit(s) if you enroll in more than one type of benefit. [Learn More](#)

ABG WealthCare Mobile App



ABG's [WealthCare Mobile](#) – check balances, recent transactions, submit claims and more from your mobile device.

[Learn More](#)