

## FLEX BENEFIT PLAN OPTIONS

- **Health Flexible Spending Account (FSA)**
- **FSA Dependent Care Assistance Plan (DCAP)**

### Overview

An FSA or DCAP is a pre-tax benefit account that participants may use to pay for certain eligible expenses.

FSA: Medical/Dental/Vision Reimbursement (not covered by your insurance plan)



Participants may contribute up to \$2,650 per calendar year to their FSA account and unused money may carry over up to \$500 from one plan year to the next.

DCAP: Dependent Care and Services reimbursement



Participants may contribute up to \$5,000 per calendar year (if filing a joint tax return; \$2,500 if separate returns are filed).

### How It Works

Participants decide how much to contribute and the funds are withdrawn (pre-tax) from their pay warrant for deposit into their Flex Benefit account.

Participants may then access their funds to pay for qualified plan expenses, using their Flex Plan Card (for majority of qualified expenses). For example, participants can use their card at the doctor's office, the pharmacy, or a no-receipt retailer. No additional paperwork is necessary.

For any **unused FSA funds**, participants can carry over up to \$500 from one year to the next. The \$500 carry-over is in addition to the annual cap of \$2,650 and participants have access to these funds throughout the plan year. Additionally, FSA participants have until March 31<sup>st</sup> of each year to submit claims from the previous plan year.

For any **unused DCAP funds**, participants have until March 31<sup>st</sup> of the following year to submit claims from the previous plan year.

**Termed Participants (mid-year):** If a participant terms employment mid-year, all claims filed for that plan year, must have occurred prior to the participant's term date in order to access funds.

### Contacts:

#### District

Angelea Williams  
Direct: 760.291.3286  
Fax: 760.741.1867  
[awilliams@euhsd.org](mailto:awilliams@euhsd.org)

#### WageWorks

Customer Service: (800) 950-0105  
Claims Department  
Fax: (877) 782-8889  
Email: [claims@takecareclaims.com](mailto:claims@takecareclaims.com)  
Mail: FLEX CLAIMS GROUP  
P.O. Box 14054 Lexington, KY 40512