Is a Flexible Spending Account Right for Me?

If you answer "Yes" to any of the following questions, then a Flexible Spending Account may be right for you!

Healthcare FSA:
- Did I choose a non-HSA qualified plan? (Plan A, Plan J, or Plan Q)
- Do I have monthly medical/prescription costs for 2018?
- Do I have any dental or vision expenses, such as orthodontics or glasses, coming up in 2018?

Dependent Care FSA:
- Do I have a dependent child under the age of 13 that attends daycare/after school care?
- Do I have a nanny that takes care of my children while my spouse and I are at work?
- Do I have an adult dependent that needs around the clock care while my spouse and I are at work?

Limited Scope FSA:
- Did I choose a Qualified High Deductible Health Plan with a Health Savings Account? (Plan C or Plan N)
- Do I have any dental or vision expenses, such as orthodontics or glasses, coming up in 2018?
FAQs

Q: What is the difference between a Health Care FSA, a Dependent Care FSA, and a Limited Purpose FSA?

A: For all three account types, pre-tax contributions are made through regular payroll deductions and maintained in your different FSA accounts. As qualified expenses are incurred, you are reimbursed from the account with your pre-tax dollars. Under the Health Care FSA, medical, dental, and vision expenses that are not covered by insurance can be reimbursed through a health care spending account. The Dependent Care FSA allows you to be reimbursed for dependent care costs for a child under the age of 13 or for a child, spouse, or dependent who is physically or mentally incapable of self-care. If you have a Health Savings Account (HSA), enrolling in a Limited Purpose FSA allows you to save your HSA dollars while still being able to be reimbursed for dental & vision expenses.

Q: Where can I go to find out what expenses are considered eligible under a Health Care FSA, Dependent Care FSA, and/or a Limited Purpose FSA?

A: The easiest way to find out if an expense is considered eligible is to go to www.KansasFSA.com. There you will find an extensive list of eligible FSA expenses. These expenses are determined by the IRS/Department of Treasury Publications 502 and 503. These publications are available at www.IRS.gov.

Q: What is the deadline for incurring an eligible expense within a plan year and for filing a claim?

A: If you have a positive balance in your Health Care FSA or Limited Purpose FSA at the end of the plan year, December 31, you have until April 30 following each plan year to file a claim for reimbursement. All expenses for Health Care FSA, Limited Purpose FSA, and Dependent Care FSA must be incurred by December 31.

Q: Will the FSA debit card continue to be an option for future plan years?

A: Yes, the FSA debit card will be available for free for future plan years on a voluntary basis. For more information please see the Debit Card FAQs.

Q: What happens to my FSA if I retire or leave State employment mid-year?

A: When a participant leaves State employment their FSA accounts will terminate at the end of the month following their last date of employment. For Health Care FSAs and Limited Purpose FSAs, expenses incurred while active may continue to be submitted for reimbursement up to 90 days following the end of the month of termination.

For the Dependent Care FSA, expenses may continue to be incurred after the termination date and submitted for reimbursement until the end of the plan year or until funds are exhausted.

Q: Where do I send my additional documentation for pending FSA claims?

A: You can submit documentation for pending FSA claims with your free NueSynergy Mobile App, your online account at www.KansasFSA.com, or by emailing, mailing or faxing to the below contact information.

Further Questions?

NueSynergy is the administrator for your plan. We can be reached at 855.750.9440 Monday-Friday from 7:30AM – 5:00PM, CST.