

### Relief for COVID-19

On December 27, 2020, in response to the COVID-19 pandemic, Congress passed the Consolidated Appropriations Act of 2021. This Act provides additional temporary relief to Health Flexible Spending Accounts and Dependent Care Flexible Spending Accounts. Below are the provisions your employer is temporarily adding to your plan.

### Your Grace Period is Extended by 12 Months

Your FSA grace period, which gives you additional time to incur eligible expenses and use your funds, is typically March 15. Under the new provision, however, your grace period will be extended for 12 months after the plan year ends. This provision applies to your 2020 account.

#### ADDITIONAL TIME TO USE YOUR 2020 ACCOUNT

With the extension of the grace period, you have significantly more time to use your Health and Dependent Care FSA and exhaust your funds. For the 2020 plan year, your grace period will be extended to December 31, 2021. This means you have from January 1, 2020 - December 31, 2021 to use your 2020 funds.

### Change Your Election Amount

Health FSA and Dependent Care Participants can make the following changes: revoke an election, make a new election, or decrease or increase an existing election. Health FSA and Dependent Care participants may not revoke or reduce their 2021 FSA elections to below the amount already contributed or below the amount already reimbursed or pending reimbursement. This provision applies to your 2021 account.

Eligible employees are offered a **one-time** election window for employees to revoke an election, make a new election or decrease or increase an existing election to their Health FSA or Dependent Care FSA. This election window will be open to employees from **May 3 through May 14, 2021**.

Employees who want to process an allowable change to their 2021 FSA have to contact Risk Management/Group Insurance by end of business on May 14, 2021 as follows:

- BCC Employees: e-mail Group Insurance at [BCCMyBenefits@pbcgov.org](mailto:BCCMyBenefits@pbcgov.org) or call (561) 233-5400
- BUS Employees: e-mail Palm Tran HR at [mstfleur@pbcgov.org](mailto:mstfleur@pbcgov.org) or call (561) 841-4237

Once an employee has initiated contact, the employee will receive direction on how to process the FSA election change. The election change is scheduled to be processed with the paycheck dated May 28, 2021.

### OTC Expenses Are Now Eligible through Your Health FSA

- Under the 2020 CARES Act, over-the-counter (OTC) medications no longer require a prescription or Letter of Medical Necessity Form. Additionally, menstrual care products, including tampons and pads, are also now eligible for reimbursement. You can use your P&A Benefits to purchase OTC medications or pay out-of-pocket and submit a claim for reimbursement. This provision is retroactive to January 1, 2020.
- Personal protective equipment (PPE), including face masks and hand sanitizer, is also eligible for reimbursement through December 31, 2021. As of now, PPE items are only temporarily eligible through this date. We will keep you updated on any IRS changes.
- Health FSA participants can browse pre-approved discounted eligible expenses through [FSA Store](#), P&A's vendor partner.

