An open enrollment period is held annually.

Your questions and send you enrollment information if you think you have an account, but claims for expenses may only be charged to one account and cannot be charged to both.

How do I get the money from my account when I need it?

After you have received services and incurred eligible expenses, you can choose from several options to be reimbursed for your expenses. Just fill out a claim form and attach a copy of your receipts. You can submit your claims online through the FSA administrator’s website, or mail or fax your claims to the address or fax number on the form. Most claims that are submitted online or by fax or mail are processed within one to two business days after they are received, and payments are sent shortly thereafter. You can receive your payments faster by enrolling in the direct deposit option to have your reimbursements deposited directly to your savings account. If you are enrolled in the Flex Spending Account (FSA), you will also be issued a preloaded debit card linked to your account. You can use your debit card instead of cash or credit to pay for eligible services, goods, and prescriptions at health care providers, pharmacies, and most general merchants.

What's the catch? Use it or lose it!

If you overestimate your costs for the year and don’t submit requests for reimbursement, you will lose any money remaining in your account at the end of the plan year. This is the IRS’s “use it or lose it” rule. The key is to estimate your expenses carefully. You will have an extra three months after the plan year ends to file your claims, but they must be for services that were received during the plan year. In addition, if you enroll in more than one FSA benefit, funds can’t be transferred or commingled between accounts.

I want to save money on my health care, dependent care, or adoption expenses and I think this program can help me. Where can I get more information?

Visit the Flex Spending Account website at www.flexspend.ny.gov to view program details or to order the Flex Spending Account enrollment book. Or call the FSA Hotline at 1-800-358-7202 for more information. Customer service representatives will answer your questions and send you enrollment information if you think you want to enroll.

The Flex Spending Account is sponsored by the Work-Life Services Advisory Board and the Joint Labor-Management Committees on Health Benefits, the Governor’s Office of Employee Relations, the Civil Service Employees Association, Public Employees Federation, United University Professions, NYS Correctional Officers & Police Benevolent Association, Inc., Council 82, District Council 37, Police Benevolent Association of the New York State Troopers, New York Police Investigators Association, Police Benevolent Association of New York State, Inc., and the Graduate Student Employees Union.
How does the Health Care Spending Account work?
If you are eligible to enroll, at present you may contribute any amount from $100 up to $2,700 annually in pre-tax dollars to pay for health care expenses that are not reimbursed by health insurance or other benefits plans. However, only medically necessary expenses can be reimbursed by the HCSA. The maximum contribution may be subject to change annually since it is indexed to inflation.

Who is eligible for the HCSA?
Employees who work for Executive Branch state agencies, the State University of New York, the Legislature, the Unified Court System, Roswell Park Cancer Institute, NYS Energy Research and Development Authority, New York Liquidation Bureau, and Environmental Facilities Corporation are eligible to participate if they are permanently employed or expected to be on the payroll for the entire calendar year in which they plan to enroll in the HCSA. However, employees who work on a semester or school year basis are also eligible. In addition, employees must:
- Be annual-salaried;
- Work at least half-time;
- Meet the eligibility criteria for enrollment in the New York State Health Insurance Program (NYSHIP); and
- If an Executive Branch employee, be either designated M/C or represented by CSEA, PEF, UUP, NYSICOPA, Council 82, PBANYS, DC-37, PBA, or NYSOPA.
Casual, seasonal, session, hourly, per diem, and fee-based employees, and retirees are not eligible to participate.

HCSA Changes in Status
You may enroll or change your annual election after the plan year has begun if you experience a change in status (CIS) event. If you are a new employee, you can enroll by submitting a CIS application within 60 days of starting your employment. Your coverage period begins.

What expenses can I pay through my HCSA?
Your HCSA can reimburse the medically necessary expenses you incur due to a birth, adoption, or other change in status. You may also contribute an amount to your account for the purpose of, a legal adoption or divorce. The expenses must be for the care of individuals directly related to, and for the principal purpose of, the legal adoption or divorce. The only expense that directly related to, and for the principal purpose of, the legal adoption or divorce is for the prevention or treatment of a physical or mental defect or illness. The following expenses can be reimbursed:
- Deductibles
- Medical services (must be prescribed by a doctor)
- Physical therapy
- Prescription drugs
- Psychiatric services
- Surgery
- Wheelchairs

Keep in mind that not all health care expenses can be paid for out of your HCSA. The IRS defines an eligible expense as one that is for the prevention or treatment of a physical or mental defect or illness and is cosmetic procedures, fees for health club, dance lessons, exercise equipment, pilates, tennis and sports lessons, yoga and other services that contribute to your general health can’t be reimbursed from your account.

In addition, an expense will be reimbursed only if the health care service is provided to you, your spouse, or your eligible dependents during the calendar year in which you are enrolled, during your period of coverage if you enroll after the plan year begins.

How does the Dependent Care Advantage Account work?
Eligible employees can now enroll in a flexible spending account that provides up to $500 per year in pre-tax dollars to pay for eligible expenses. After caregiving services are provided, employees may submit a reimbursement request form for your eligible expenses and you will be reimbursed from your DCAA.

What expenses can I pay through the Adoption Advantage Account?
Eligible employees can now enroll in an Adoption Advantage Account with a maximum of $1,000. If you are paying a caregiver to care for your child, elderly parent, or disabled/infertile spouse, you can enroll up to $500 per year in pre-tax dollars to pay for eligible expenses. After caregiving services are provided, employees may submit a reimbursement request form for your eligible expenses and you will be reimbursed from your Adoption Advantage Account.

Who is eligible for the DCAA?
Employees who work for Executive Branch state agencies, the State University of New York, the Legislature, and the Unified Court System are eligible to participate in the DCAA. Part-time employees are eligible as long as they have a benefit year in which they are employed, or while caring for an eligible adoptee. The DCAA is a payroll deduction plan that supports dependent care assistance programs (DCAP) that are not Covered by the State or another state agency.

DCAA Changes in Status
If you experience an eligible change in status (CIS) after open enrollment ends, you may submit a CIS application within 60 days of the CIS event. The amount you want to contribute will be deducted from your paychecks for the calendar year in which you enroll. If you are a new employee, your first deduction will occur as soon as possible after you submit your application—usually within two pay periods.

Adoption Advantage Account
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Who is eligible for the Adoption Advantage Account?
Employees who work for Executive Branch state agencies or Roswell Park Cancer Institute are eligible to participate in the Adoption Advantage Account if they are M/C or represented by CSEA, UUP, NYSICOPA, DC-37, and the state of New York.

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