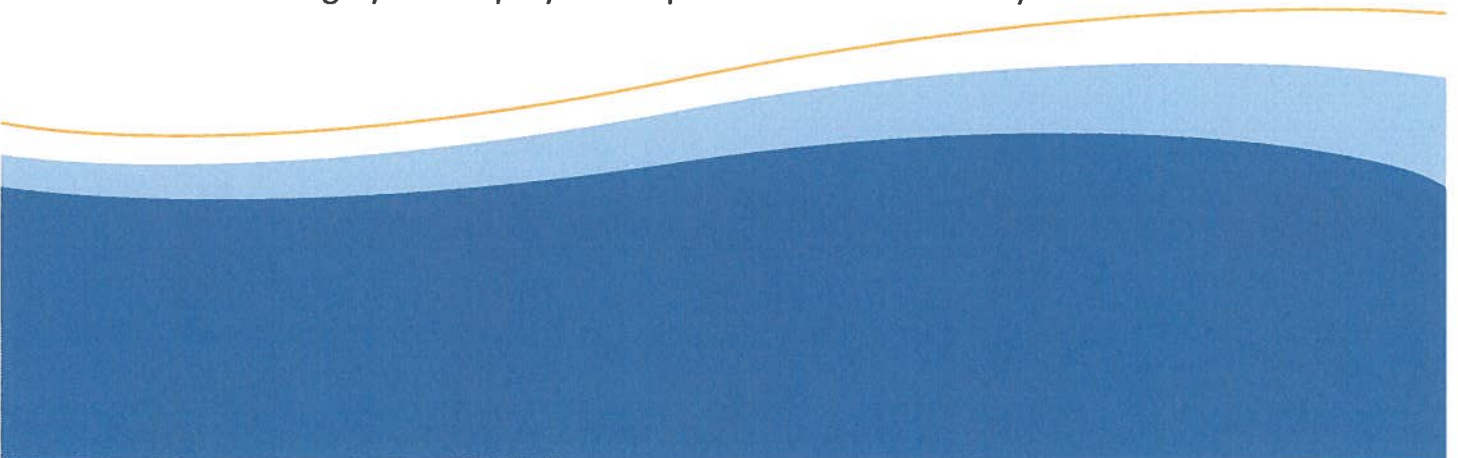


OPEN ENROLLMENT 2025



FLEXIBLE SPENDING STARK COUNTY SCHOOLS COG

Information contained in this packet will help you decide if you want to participate in one or both of the Flexible Spending Accounts (FSA) that are offered through your employer as a part of the Stark County Schools COG



FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts (FSA) are offered through the Stark COG and since your employer is part of the COG, this benefit will be available to you. You don't have to be enrolled in the medical insurance to be eligible to participate in the Flexible Spending Accounts. You also do not have to be eligible for medical insurance to be able to participate. Anyone employed by a Stark COG member, can participate in the Flexible Spending Accounts. Enrollment will have an effective date of January 1, 2025. In the following pages, I will explain the benefits to help you understand the benefit so you can determine if you would like to participate for 2025.

Effective January 1, 2025—the Stark County Schools COG will no longer be using TASC as the account administrator for Flexible Spending Accounts. Medical Mutual will be the new account administrator for these accounts, even if you are a member who has Aultcare for medical insurance. Medical Mutual will be sending out a welcome email to all participants with information on how to use the account. Once you get the welcome email, you will get your card in 7-15 days.

If you choose to participate, you are only committed to the plan for one year. You must decide to participate or not each year at open enrollment time – typically the month of November

The Stark County COG offers two types of FSA accounts:

Healthcare FSA

Dependent Care FSA

There are no fees to participate in this benefit. You determine how much money you want to contribute to the plan(s). The elected amount will be taken from your



paycheck in 24 or 26 equal amounts through the year (depending on your pay schedule). All contributions will be deducted from your pay on a PRE-TAX basis. The more you contribute, the more you reduce your taxable income.

Previously this benefit had a use it or lose it clause – however, the IRS has revised this allowing you to carry over up to **\$660** to the next plan year under the Healthcare FSA account. There is no carryover with the Dependent Care account.

Changes during the plan year are allowed only if you experience a change of status such as:



- Marriage or divorce
- Birth or adoption of a child
- Change in employment status

HEALTHCARE ACCOUNTS

The Healthcare FSA is used to cover medical expenses that are not covered by insurance. The maximum allowed per year, per employee is **\$3,300**. You will receive a debit card. It is pre-loaded with the amount you have elected for the year. All of your elected amount is available for use on January 1. Our insurance is extensive, but there are still expenses not covered.

Examples of how to use you FSA funds

1. The CARES Act of March 2020 expanded the benefits of FSAs by removing the prescription requirement for several OTC (over the counter) drugs and medicines, and by adding feminine hygiene products to the list of expenses eligible for reimbursement. This means you can now use your FSA debit card to purchase these items or file for reimbursement. Some of the most common items that can now be purchased without a prescription include:

- Cold, cough, and flu medicine
 - Tampons, pads, and liners
 - Pain relievers and anti-inflammatory medications
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Allergy and sinus medicine
Digestive aids and laxatives
Baby rash ointments and creams
Baby electrolytes
Sleep aids
Skin treatments for conditions such as eczema and psoriasis
Acid controllers
Acne medications
Bandages
Contact solution
Heating pad
Nasal strips
Reading glasses

2. **Deductible – In 2025, you will have a \$350 deductible/person or \$700 deductible/family to pay each year before the plan picks up anything. When you have an office visit, urgent care visit, hospital stay, etc., you receive a bill. You can use this debit card to pay those bills.**
3. **You will be paying 20% or 30% of the the price of your medications. You can set up this debit card as the card you want Caremark to charge when you order your mail order medications. You can also use the card at a pharmacy when you purchase medications.**
4. **Eyeglasses – Most vision insurance does not cover the entire cost of your prescription lenses, frames, and eye exam. Your FSA money can be used to cover what insurance does not. If you don't have any vision coverage, this is a great way to pay for those expenses as well.**
5. **Dental expenses are not totally covered by insurance. The coverage is 80% for basic and major services. This can also be used for braces for your family members. Your dental benefit does not cover the entire cost of braces.**
6. **Some expenses for a disabled person are eligible expenses**
7. **There are certain expenses that can be eligible with a Letter of Medical Necessity**
8. **There are also some expenses that are completely ineligible.**

9. A complete list of eligible expenses can be found at www.irs.gov in IRS Publications 502 & 503. Please note insurance premiums are not eligible expenses.

As you incur expenses that are eligible under the plan – you have options to access your FSA funds:

1. You can use the debit card at point of service. You just swipe your card like any other credit card and the funds are taken right from the account.
2. If you did not use your card at the provider's office and you receive an invoice from a medical provider, it will typically have a place where you can use a credit card to pay – you can use your FSA debit card to pay these Invoices.
3. If you have already paid a claim and want to request a reimbursement, it can be done online through the My Health Plan portal or from your Mobile App. You will need to upload your Explanation of Benefits or receipts from the provider to request an online reimbursement.

There is also a website—www.fsastore.com. All items on this website are eligible for you to use your FSA funds to purchase. You can go online and use your debit card to purchase these items if you choose.

If you choose not to use your card at the point of service, your reimbursement will be sent to you. You will be able to choose reimbursement by check or direct deposit. Turnaround time for these reimbursements is 3 to 5 business days. This reimbursement can be used for anything since you have already paid for the medical expense and are being reimbursed for money you already spent.

DEPENDENT CARE ACCOUNTS

You can use pre-tax dollars to care for your child, disabled spouse, elderly parent or other dependent, who is physically or mentally incapable of self-care, so you can work.

1. Dependent care expenses must be used for care of dependents so you or your spouse can work, look for work, or attend school full-time.

1. Max. benefit per year is \$5,000 per family
2. Child has to be under 13 to have their expenses qualify
3. Spouse who is disabled has to have lived with you for more than half a year
4. Any other disabled dependent that has lived with you for more than half a year and can be claimed as an exemption.

These funds need to be paid to someone who is a licensed day care provider or someone who is claiming the income through the IRS.

Dependent Care funds are not available upfront. You will not be able to file for reimbursement for Dependent Care funds until you have had the funds deducted through payroll. *For example*, if the first payroll of 2025 is Jan. 15 – you would not be able to get any funds reimbursed to you until after that date and you would only be able to get the amount that was deducted at that time.

Dependent Care DOES NOT cover medical costs – you would use the Healthcare FSA account for your dependent's medical expenses.

The money you run through this account is not eligible to be claimed when you file your taxes. However, if you spend more than the amount you put in the account (up to a max. of \$5,000/year) the remainder of the money you spend on daycare expenses not run through this account, CAN be claimed on your taxes.

There is no carryover of funds in the dependent care accounts. You have to make sure you can use all of the funds you put into the account in the calendar year. Remember, there are reasons (qualifying events) that you can stop your election into the account during the year or start an account during the year including change in job status, marriage or divorce, or birth of a child.

\$660 at the end of the year. If you are considering this benefit and are not quite sure how much you think you would use, start out with the \$660 amount. Even if you don't use any of it, you cannot lose it; it will carry over into the next year.

Remember, with the Healthcare Flexible Spending Accounts, you can carryover up to \$660 at the end of the year. If you are considering this benefit and are not quite sure how much you think you would use, start out with the \$660 amount. Even if you don't use any of it, you cannot lose it; it will carry over into the next year.

Questions regarding Flexible Spending? Feel free to contact me at 330-492-8136, ext. 1356 or kim.sanford@apps.sparcc.org or Betty Tyler at 330-492-8136, ext. 1390 or betty.tyler@apps.sparcc.org We will be glad to help you with the process.