



FLEXIBLE SPENDING ACCOUNTS

Frequently Asked Questions



“A valuable tool in helping to offset many out-of-pocket expenses.”



What is a Flexible Spending Account?

A Flexible Spending Account (FSA) is a benefit provided to you by Onondaga County that allows you to be reimbursed for qualified expenses. You elect an amount of funds that are placed into an IRS approved account, pre-tax. Any costs you incur for qualified expenses are reimbursed to you.

What are qualified expenses?

Qualified expenses are determined by the IRS and are usually medical-related expenses that are not covered by your health care plan. These costs are normally paid by you after your health coverage has paid for any covered expenses. Examples of medical-related expenses include: co-pays, prescriptions and orthodontics.

In addition to those medical-related expenses that are not covered by your plan, qualified expenses include day care charges for dependents. Visit benefitsoft.com for a full list of qualified expenses.

How much can be contributed to an FSA?

The following are the maximum contribution amounts for each of your available Flexible Spending Accounts:

- Medical - \$5,000
- Dependent Care - \$5,000 if filing married, joint, \$2,500 if filing married, separate; \$5,000 if filing single
- Parking - \$2,760 (\$230/month)
- Transit - \$2,760 (\$230/month)

How are funds contributed to an FSA?

Based upon your estimated costs for medical and/or dependent care expenses, you determine the total funds to be contributed to an FSA. This elected amount is divided equally among your pay periods and each amount is taken out of your payroll checks pre-tax.

Can contribution amounts be changed?

The IRS does allow changes to your elected funds during Onondaga County’s open enrollment period. You may also make changes to your elected amount if you have a life-changing event. Life-changing events are changes in marital status, a change in your employment, the loss and/or addition of a dependent, or a change in your spouse’s employment.

For more information: benefitsoft.com • 800.836.1878



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How are qualified expenses reimbursed?

Onondaga County has opted to issue you a POMCO Group take care[®] Visa[®] debit card for reimbursement of qualified expenses. The debit card can be used wherever Visa[®] is accepted and immediately deducts the cost of the qualified expense from your elected funds.

To submit a claim for reimbursement, simply send a completed form and any receipts for the qualified expenses to POMCO Group. POMCO Group will verify the qualified expenses and issue you a check for the eligible amount or reimbursement. Requests for reimbursement can be received up to 90 days from the end of the plan year.

Please note: Medical FSAs make your annual total contribution amount available to you immediately. For dependent care accounts, your funds are available only after you have made a contribution to your account.



How are claims submitted?

If you choose not to use your POMCO Group take care[®] Visa[®] debit card or are unable to use the debit card, claims can be submitted directly to POMCO Group. Claims can be submitted online, mailed or faxed to POMCO Group.

What if all of the pre-determined funds are not used?

According to IRS guidelines, any unused portion of your elected funds for medical and dependent care FSAs will be forfeited. However, requests for 2011 reimbursements can be up to 90 days from the end of plan year.

How are claims managed?

Your account activity is accessible at benefitsoft.com

What happens to pre-determined funds if employment is terminated?

Requests for reimbursement of funds for any qualified expenses incurred prior to or on your termination date should be submitted prior to terminating your employment.

