



STATE OF MAINE
DEPARTMENT OF ADMINISTRATIVE & FINANCIAL SERVICES
Bureau of Human Resources
Office of Employee Health and Wellness
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Flexible Spending Account 2021 Temporary Provision Q&A

1. Am I able to make changes to my FSA?

Due to COVID-19, the IRS is allowing plan members to make changes to their pre-tax Medical/Dependent FSA contributions **or** enroll within the FSA program if not already. You can make a one-time change to your 2021 Medical & Dependent FSA **or** enroll during the period **February 22nd 2021 – March 1st 2021**. The maximum IRS contribution to 2021 Medical FSA is \$2,750 and \$5,000 for Dependent FSA. See question #14 for instructions on how to make changes.

2. What if I didn't use up all of my Medical and/or Dependent FSA dollars by December 31st, 2020?

Any unused elected 2020 funds that remained in your Medical and/or Dependent FSA by December 31st, 2020 will roll over into the 2021 FSA plan year.

3. How many times can I change my FSA contribution amount?

You're able to change your Medical/Dependent FSA amount one time during this period unless you experience a qualifying life event.

4. Am I able to backdate my FSA changes?

Medical/Dependent FSA changes cannot be backdated, and prior contributions to 2021 FSAs cannot be changed. All changes made to FSA accounts will be made as administratively feasible after receipt. This may result in one additional deduction being made from your pay at the prior rate after your new election and in place for the remainder of the year.

5. What if I want to stop contributing to my 2021 Medical and/or Dependent FSA for the rest of 2021?

If an employee decides to stop contributing (i.e., putting \$0 in the per period contribution) no further pre-tax deductions will be made.

6. What is the minimum amount I can contribute to my FSA for the rest of 2021? The maximum?

The minimum that can be contributed per pay period is \$0. The maximum that can be contributed for 2020 is **\$2,750 for Medical FSA and \$5,000 for Dependent FSA**.

7. How long do I have to use my 2020 or 2021 FSA contributions?

With the temporary removal of the maximum limit on the FSA rollover, FSA members can carryover all unused balances from **2020 to 2021**, and from **2021 to 2022**.

8. What if I do not want to make changes to my 2021 contributions? Do I need to do anything?

If you do not want to make any changes to your Medical/Dependent FSA, you don't need to do anything.

9. I already used up all of my FSA annual contributions. Can I cancel my Medical my FSA election?

No. All Medical FSA funds used prior to February 22nd must be repaid to the plan. For example, if you already used \$2,000 for a medical expense in 2021, and you have only contributed \$1,000 so far, you must contribute at least \$1,000 through the remainder of 2021.

10. I have had some unexpected medical expense so far in 2021 and expect more throughout the year. Can I increase my Medical FSA contributions?

Yes, put more money in for 2021 if you're sure you'll have medical expenses to match. The maximum pre-tax annual contribution for Medical FSA is \$2,750. You cannot contribute more than this amount.

11. What if I made an error in my FSA Changes Qualifying Life Event, and I need to correct my 2021 contribution amount?

Not a problem, as long as you let Employee Health & Wellness know **before 4:30 PM on March 1st, 2021**.

- ✓ If your Medical FSA Changes qualifying life event was approved, you will need to redo your life event with a later date.
- ✓ If your FSA changes life event has been submitted, but not yet approved, let Employee Health & Wellness know so the submitted but unapproved life event can be cancelled, and you can resubmit your changes.

12. How do I know how much I already spent?

Please see below. Reach out to P&A, utilize the website or the App.

13. What if I missed the deadline to make changes?

If you missed the March 1st, 2021 deadline for making a change, you will need to wait until Open Enrollment in November to make changes to your Medical/Dependent FSA for 2022, unless you have a qualifying life event later in 2021.

14. How do I make changes to my FSA account? (2 options)

- Option 1: You can visit the Office of Employee Health & Wellness FSA webpage: <https://www.maine.gov/bhr/oeh/benefits/flexible-spending> and fill out the Change in Status form electronically.
- Option 2: You can visit the Office of Employee Health and Wellness Forms Page: <https://www.maine.gov/bhr/oeh/forms>. The form is labeled “Change in Status – (PDF)” under FSA forms. You’ll need to print out the form, fill out appropriately, and email completed form to Info.Benefits@maine.gov.

15. How do I enroll in the 2021 FSA program? (2 options)

- Option 1: You can visit the Office of Employee Health & Wellness FSA webpage: <https://www.maine.gov/bhr/oeh/benefits/flexible-spending> and fill out the 2021 Open Enrollment form electronically.
- Option 2: You can visit the Office of Employee Health and Wellness Forms Page: <https://www.maine.gov/bhr/oeh/forms>. The form is labeled “2021 Enrollment Form (PDF)” under FSA forms. You’ll need to print out the form, fill out appropriately, and email completed form to Info.Benefits@maine.gov.

NOTE: Once the window to make FSA plan changes is closed, no additional changes will be made for 2021, unless there is a qualifying life event.

How Do I Review My Current FSA Medical Balance? Here are the following options:

- Go to **www.padmin.com >> Login >> FSA.**
- Download and utilize the mobile app.
- Call P&A at 1-800-688-2611.
- Utilize the online chat to speak to customer service.

What Do I Need to Know? The following are IRS and FSA plan rules:

- The maximum 2021 pre-tax contribution for FSA Medical is \$2,750.
- The maximum 2021 pre-tax contribution for FSA Dependent is \$5,000.
- The maximum carryover limit on the FSA rollover has been temporarily removed, allowing health care and dependent care FSA members to carryover all unused balances from 2020 to 2021, and from 2021 to 2022.
- You can stop, decrease, or increase future 2021 FSA contributions.
- For an FSA Medical balance in deficit (i.e., more has been spent in 2020 than has been contributed), employees will need to at least contribute enough to cover the deficit (e.g., if someone has already spent \$2,000, but has only contributed \$1,000, at least \$1,000 still needs to be contributed to the plan to cover what has been spent.)