



PERALTA COMMUNITY COLLEGE DISTRICT

Flexible Spending and Commuter Plans





Flexible Spending Plan





Plan Details

- Two kinds of FSA plans available
 - Health FSA
 - Annual limit \$2,750.00 per participant for 2021
 - Dependent Daycare FSA
 - Annual limit \$5,000.00 per family*
- Deductions are taken pre-tax to be used for eligible expenses
 - Your election is divided evenly by all pay periods in the year
- Funds cannot be moved between the plans

*2021 limit temporarily increased to \$10,500



Plan Year

- Plan Year is January 1st – December 31st
- Expenses must be incurred during that period
- Must re-elect each year to participate
- You are locked into your election for the full plan year unless you experience a qualifying event
- Open Enrollment runs from 11/1-11/30 for the next calendar year



Health FSA

- Covers out of pocket medical, dental and vision expenses that are not covered by insurance or any other benefit
- Covers you, your spouse and dependents up to 26
- You or your dependents do not need to be on the same insurance plan to participate in the FSA
- Limit is per participant
- Full election available day one of the plan year





Qualifying Events to Change Election

- Newly Hired
- Addition/Loss of Dependent (through birth, marriage or adoption)
- Increase/Loss of coverage under another plan (such as a spouse's plan)
- Dependent Daycare FSA also allows you to enroll/change based on the following:
 - Significant increase in need or cost of daycare due to new service, provider change, spouse returning to work

Note: Request must be made within 30 days of the event



Health FSA Eligible Expenses

A more comprehensive list is also available online

Eligible if incurred by you or your dependents during the plan year, and are not deemed cosmetic in nature:

- Acupuncture/ Chiropractor
- Contact Lenses/ Solution
- Dental Implants/ Treatment
- Lasik/ Laser Eye Surgery
- Medical Co-pays/ Deductibles
- Orthotic Shoe Inserts
- Prescription Medications
- Pregnancy Tests
- Sunscreen (Over 15 SPF)

These items can be covered with written recommendation from a medical professional:

- Massage Therapy
- Psychotherapy
- Weight loss programs
- Vitamins
- Supplements

Recent Changes:

- Over the counter drugs no longer need a prescription
- Woman's menstrual care products are now eligible
- PPE is now eligible



Health FSA Carry Over

- Up to \$550.00 can carry over to future plan years
- Does not accumulate; \$550 is the most that can carryover
- Carry over will remain available as long as you remain an active employee; even if you are no longer contributing to the FSA
- Carryover is not available for the Dependent Daycare FSA

Temporary for 2020 & 2021 plan year's IRS will allow for 100% carryover of unused balances for both FSA and Dependent Daycare FSA.



Dependent Care FSA

- Annual maximum is per family
- Covers out of pocket daycare costs for children up to the age of 13 or dependents of any age whom you claim as a dependent on your federal income tax return and are mentally or physically incapable of caring for himself or herself
 - Examples: Daycare, Before/After School Care, Summer Day Camps
- Care must be in order for employee and spouse (if applicable) to work
- Dollar in for dollar out; you cannot be reimbursed more than you have contributed so far.



Commuter Plan





Plan Details

- Allows you to use pre-tax dollars for your Commuting/Parking expenses
- You can enroll anytime; your election is effective the first of the following month
- You can change your election monthly if needed
- Unused funds will carryover and be available as long as you remain an eligible employee
- Two plan options available; you can elect Transit, Parking or both and funds cannot be moved between the two accounts
- Limits for 2021 = \$270/month
- Services must only be incurred by the employee in order to get to and from and/or park near work (does not cover your dependent expenses)



Changes to Commuter Account for 2021

- All Qualified Transportation expenses must go through CBIZ debit card. There will be no manual claims processing for Transportation accounts.
- Parking expenses can still be submitted manually or paid for with the debit card.
- There will be a 90 day claims run out period for claims incurred in the previous calendar year.

Qualified Expenses

➤ Transit/Commute Expense

- BART, Muni, Ferry, AC Transit, or qualified vanpool
- Debit card can be used for uberPOOL or qualifying Lyft Shared rides

➤ Parking Expense

- BART Parking, Meters at work, Garage near work

➤ Not Eligible

- Regular Uber/Lyft transactions
- Taxis, tolls or gas
- Parking near residence





Debit Card for FSA & Commuter

- You will automatically receive two cards in the mail and all cards are linked to the same employee accounts.
- A debit card is now required in order to incur Qualified Transportation expenses to ensure compliance with IRS rules.
- The card will automatically deduct the funds from the correct account based on the terminal code which represents which services being provided.
- A new debit card is not issued each year, it will remain available through the expiration date.
- Keep itemized receipts in case documentation is requested to validate expense.





Mobile Account Access

Download the My Plans mobile app to upload pictures of receipts, view balances, and review eligible expenses.

We also encourage you to set up text and/or email notifications within your account settings to stay informed about your account.



Questions?



Contact the CBIZ Service Center

(800)815-3023, option 4

cbizflex@cbiz.com

(Monday – Friday, 8:00 am – 5:00 pm PST)

