Benefits Office

Flexible Spending Account (FSA) Open Enrollment

November 1 – November 30, 2021, for changes effective January 1, 2022.

It’s that time of the year again to enroll in a healthcare or dependent care FSA for 2022. Starting this Open Enrollment, you will need to re-elect your Commuter Benefits effective January 1, 2022, for the plan year 2022.

For 2021*, the maximum amount that you can contribute are:
- $2,750 for healthcare/medical FSA
- $5,000 (per household) for dependent care FSA
- $270 each for commuter benefits (transit and parking)

*2022 IRS contribution limits still pending

What is a Flexible Spending Account (FSA)?

An FSA is a personal expense account that works with your District health plans, allowing you to set aside a portion of your salary pre-tax to pay for qualified medical and dependent care expenses. The dollars you set aside can pay for eligible expenses for you, your spouse, and eligible dependents.

HOW DOES IT WORK?

- **Estimate your annual election** – During your online enrollment, use the FSA calculator to estimate your expenses for the plan year and come up with how much your annual election should be.

- **Deductions will be taken out of your paycheck** - Your annual election amount will be evenly deducted pre-tax from your paycheck throughout the plan year.
  - Healthcare FSA: You cannot change your annual election amount after the plan start unless you have a qualified change in status.
  - Dependent Care FSA: You can change your elections if you have a qualified change in status, there is a significant cost change or a change in coverage.
  - Commuter Benefit – For the Commuter Benefits Accounts, the participants may change their deduction amount as often as monthly. Changes MUST be submitted to the Employer prior to the beginning of the month.
  - Access your funds – you can use your CBIZ Benefit Card to pay for your qualified expenses. You can see a more comprehensive list on our website at https://myplans.cbiz.com. Click on Tools & Support, then go to Quick Links to Health Expense Table.

How to Enroll
Enrollments are done online by visiting https://myplans.cbiz.com. Refer to the attached Online Enrollment Instructions for step-by-step instructions on how to complete your enrollments for 2022.

**For Assistance**

For assistance with your Flexible Spending Account questions and Online Enrollment, please contact the CBIZ Service Center at 800.815.3023, option # 4, or email cbizflex@cbiz.com. For employee eligibility and plan questions, please contact the District, Benefits office at 510.466.7229 or email benefits@peralta.edu