Oregon Public Universities
PEBB State of Oregon
Flexible Spending Accounts
Commuter Benefit Accounts
January 1, 2021
What’s new for 2021?

• Health care FSA account maximum
  • Maximum contribution limit increased to $2,750

• Commuter reimbursement accounts
  • Maximum contribution limit increased to $270

• Eligible over-the-counter products list expanded
Flexible Spending Accounts-FSAs

- Flexible Spending Accounts
  - Year-to-year account
  - Set aside pretax dollars
  - Pay for expenses not covered by insurance
- Two Accounts:
  - Health Care FSA
    - Deductibles, Co-Pays, Office Visits, Dental, Vision and over-the-counter products
  - Dependent Care FSA
    - Daycare, after-school care, pre-school, nursery school
FSA IRS Regulated Rules

- Enroll every year with a new election
- Spend all funds during the year
- Expenses must be incurred during your period of coverage, or plan year
- Do not have to be covered under the State’s health insurance
- Use to pay expense for spouse and dependent children
- Election remains in effect for the plan year unless you experience a qualified change in status
- Can access all health care funds anytime during the year
- Unused funds are forfeited
- Grace Period 2 ½ months through March 15
How to avoid forfeitures

It’s easy!

- Plan for **predictable and recurring** expenses
- Expenses you **know** you will have during the year
- **Review** prior year expenses as a guide
- **Be conservative**
- Use online **tools at** www.asiflex.com/ORPEBB
  - Expense estimator
  - Eligible expense listing
  - FSASStore.com resource for OTC products
  - Remember, you have an additional 2 ½ months to spend!
Health Care FSA - $2,750

- OTC-Band-Aids, Sunscreen, Braces, First aid supplies, Pill holders, Blood pressure monitors, thermometers, diabetic supplies, drugs & medicines
- Vision exams, eyeglasses, prescription sunglasses, contact lenses/solutions, reading glasses, lasik surgery
- Dental exams, x-rays, fillings, orthodontia, crowns, bridges, dentures & adhesives, occlusal guards, implants
- Hearing exams, hearing aids and batteries
- Rx & Office visit Co-pays, Deductibles, X-rays, Lab, Hospital, Mileage to/from health care providers

Health Care FSA
# Expanded OTC product list

## General OTC Health Care Products
- Athletic Braces & Supports
- Baby Monitors, Thermometers, Nasal Aspirators
- Bandages, Tape, Gauze & Pads
- Birth Control, Pregnancy & Fertility Kits
- Breast Pumps & Accessories
- Blood Pressure Monitors
- Contact Lens Solutions, Cases & Rewetting Eye Drops
- Denture Achesives & Cleansers
- Diabetic Supplies, Monitors, Test Strips, Insulin
- Eye Glass & Lens Cleaners, Reading Glasses
- First Aid Kits, First Aid Treatments & Supplies
- Glucosamine Supplements, Glucose Tablets
- Hearing Aid Batteries
- Home Medical Equipment
- Heating Pads, Hot & Cold Packs
- Home Diagnostic Kits, Tests & Devices
- Incontinence Products, Catheters, Ostomy Supplies
- Lip Balm SPF 15+ and broad spectrum
- Medical Monitors & Testing Devices
- **Menstrual Care Products**
  - Motion Sickness Aids & Wristbands
  - Orthopedic & Surgical Supports
  - Pill Boxes, Cutters, Sorters & Organizers
  - Prenatal Vitamins
  - Shoe Insoles & Inserts
  - Sunscreen & Lip Balm SPF 15+ and broad spectrum
  - Thermometers, Vaporizers & Inhalers
  - Walking Aids, Canes, Crutches & Wheelchairs

## OTC Drugs and Medicines
- Acne Treatments
- Allergy Medicine
- Antacids & Acid Controllers
- Anti-Fungal Treatments
- Anti-Itch Treatments
- Antiparasitic & Lice Treatment
- Aspirin & Baby Aspirin
- Callus & Corn Removers
- Chest Rubs
- Children’s Cold & Allergy Medicines
- Cold Sore Treatments
- Cough Drops & Spray
- Cough, Cold & Flu Medicine
- Diaper Rash Cream
- Ear Drops & Wax Removers
- External Pain Relievers
- Eye Drops
- Fever and Pain Relievers
- Hemorrhoidal Treatments
  - Laxatives
  - Nasal Spray
  - Nicotine Gum & Patches
  - Oral Pain Relievers
- Pain Relieving Creams & Pads
- Sleep Aids
- Stomach & Digestive Aids
- Topical Skin Treatment
- Wart Removers
Dependent Care FSA - $5,000*

- Preschool or nursery school for young children
- Babysitting while you work
- Before school or after school care
- Day camps
- For children under age 13
- For child age 13+ or adult if not capable of self-care

*$2,500 if married and filing separate income tax returns. See IRS Publication 503 for more details.
Commuter Benefit Accounts

- Reimbursement Accounts
  - Month-to-month account
  - Set aside pretax dollars
  - For commuting expenses to and from work
    - Does not include gas, car repairs, bicycle, etc.
- Two Accounts:
  - Parking – parking at or near your place of business
  - Transit/Vanpool – Bus, train, subway, streetcar, ferry, vanpool to commute to work
Commuter IRS Regulated Rules

- Your election is a month-to-month choice
- As you incur parking or transit expenses, you submit a claim to be reimbursed
- Expenses must be incurred during your period of coverage
- You can enroll, change or cancel your election at any time
- You can be reimbursed up to the IRS monthly limit
- Unused funds are forfeited
Parking Account - $270/month

Parking meter expenses at or near your place of employment

Parking garage expenses at or near your place of employment

For Non-State Owned Parking Lots

Parking at a place from which you commute via mass transit

Parking
Transit or Van Pool Account - $270/month

Transit
- Subway
- Ferry
- Streetcar
- Van pool subject to IRS guidelines

Van Pool
- Bus
- Train
Multiple Claim Filing Options

Mobile App

Online
www.asiflex.com

ASIFlex Claims

Envelope
ASIFlex Card - FREE

- Health Benefit Card
  - Provides an easy way to pay
  - **Use of the card is not a paperless process**
  - You still must provide documentation upon request
  - Use of the card is regulated by IRS
- Can order free set of two cards
- Current cardholders keep card which is reloaded with 2021 election amount
- Review ASIFlex.com/DebitCards
  - FAQs
  - Quick Guide
  - Wallet Card
Swipe, Ask & Go!

- How to use the card
  - Swipe the card as a credit card and sign; or as debit card enter PIN
  - Ask the provider for an itemized statement of each service provided
  - Once you have received the itemized statement you can go on your way
- Save itemized statement and insurance plan EOBs and submit to ASIFlex upon request
  - Submit via mobile app, online or toll-free fax
Online Resources

www.asiflex.com/ORPEBB

- Access your FSA account detail
  - View or print account statement
  - Submit claims
  - Review messages sent to you
  - Manage your personal settings
- ASIFlex Card information
- Extensive eligible/ineligible expense listing
- FSA Store - thousands of eligible FSA products
- Frequently Asked Questions
- Expense Estimator & Tax Savings Calculator
- Educational videos
- IRS Forms & Publications
Important Dates

- Open Enrollment dates for 2021
  - October 1 – 31, 2020
- Time to incur FSA expenses
  - January 1, 2021 through March 15, 2022
  - Incurred means that you have actually had the service provided, or that you have secured the product, that gave rise to the expense
- Deadline to submit FSA claims
  - March 31
- Commuter accounts with no activity in previous 180 calendar days
  - Terminated and balance forfeited
Customer Service

Website
www.asiflex.com/ORPEBB

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asi@asiflex.com

Phone
1.800.659.3035

Address
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Columbia, MO 65205

5 a.m. to 5 p.m. Pacific Time
Monday – Friday
7 a.m. to 11 a.m. Pacific Time
Saturday