

## Flexible Spending Account (FSA) FAQs

### 1. Can I enroll in FSA for 2021 if I did not have a qualifying event?

Yes, the recent COVID Relief Bill passed on December 27, 2020 allows you to enroll in the 2021 FSA plan, MCAP and/or DCAP, without a qualifying life event.

### 2. Can I change my 2021 FSA annual election if I did not have a qualifying event?

Yes, the COVID Relief Bill passed on December 27, 2020 allows you to make mid-year election changes for MCAP and DCAP without a qualifying event. You can increase or decrease your 2021 FSA election.

Note, if decreasing your annual election, you cannot reduce your election below the amount already reimbursed to you. For example, if your 2021 annual election is \$2,000.00 and you were reimbursed \$800.00, your annual election change cannot be less than \$800.00.

### 3. How do I enroll or make changes to my MCAP or DCAP election?

- Complete the FSA enrollment form and submit it to the City of Oakland Benefits Unit with a brief explanation of the change you are requesting.

Link to form: [2021 FSA Enrollment Form](#)

- If changing your election, enter the amount indicated in the matrix below in the “**Annual Election**” field on the form:

Type of Change	Amount to Enter in "Annual Election" Field
Stop Contributions	Enter your total 2021 year-to-date contribution amount
Decrease Your Annual Election	Enter your revised <u>annual</u> amount. (The amount cannot be less than the amount already reimbursed to you)
Increase Your Annual Election	Enter your revised annual election amount.

- Requests and forms may be **FAXED to (510) 238-6560**.  
Please email questions to [Benefitsadmin@oaklandca.gov](mailto:Benefitsadmin@oaklandca.gov).

### 4. Can I receive a refund for funds remaining in my 2021 FSA account?

No, the IRS relief does not permit employers to refund FSA contributions already made but not spent.

### 5. Can I use funds in my FSA account to pay for expenses incurred prior to my participation in the FSA plan?

No, you cannot use the FSA funds to pay for expenses you incurred prior to your participation in the plan.

**6. My daycare is closed and now I must enroll my child into a temporary pandemic daycare. Is this daycare center eligible and if so, can I change my dependent care election if need be?**

Yes, daycare facilities established specifically in response to the COVID-19 crisis are eligible providers, and employees can make or change their DCAP elections to pay for these services.

**7. My spouse is no longer working but he/she expects to go back to work soon. We don't want to lose our spot at the daycare and are still paying a fee to reserve our spot, can I still participate in the dependent care FSA?**

Indirect childcare expenses (deposits, registration fees, etc.) are eligible for reimbursement under a DCAP plan as a function of providing actual care to your children. Navia interprets fees to hold spots in day care facilities where your child attends to be eligible expenses under this definition. Claims for indirect childcare expenses become eligible for reimbursement once the spouse goes back to work and childcare with the provider has resumed.

**8. What is the FSA grace period?**

The FSA grace period is a 2 ½ month period following the close of the FSA plan year. This period gives you more time to use FSA funds from the prior plan year. Prior to adopting the extended 2020 and 2021 grace period, employees had until March 15th to use FSA funds they contributed in the prior plan year.

**9. How does the extended 2020 and 2021 FSA grace periods work?**

If you participated in the FSA plan in 2020, you now have until December 31, 2021 to use funds remaining in your 2020 FSA account for expenses incurred through December 31, 2021 and funds remaining in your 2021 FSA account for expenses incurred through December 31, 2022.

**10. What are the provisions for over-the-counter (OTC) products?**

FSA MCAP funds can be used to purchase cold medications, antihistamines, antacids, anti-inflammatories, contact lens solution, lip balm, band aids, and other over-the-counter health related items without a prescription. The link below provides a list of covered health related items.

<https://www.naviabenefits.com/participants/resources/expenses/?ul=z1pyuo&benefit=health-care-fsa>

**11. Who do I contact if I have questions?**

Please email questions regarding the 2020 and 2021 FSA changes to [BenefitsAdmin@oaklandca.gov](mailto:BenefitsAdmin@oaklandca.gov).

For specific questions regarding your FSA claim or reimbursement, please contact Navia Benefits Solutions at (800) 669-3539 or email [claims@naviabenefits.com](mailto:claims@naviabenefits.com).