



Flexible Spending Account - FSA

Health Care Flexible Spending Account Contributions

\$2,600 Maximum Annual Contribution, **\$100** Minimum

*Eligible Expenses: **Unreimbursed medical, dental, and vision expenses** not covered by your health plan*

Examples of Eligible Expenses: Deductibles, coinsurance, copays, prescriptions, vision, chiropractic

Dependent Care Flexible Spending Account Contributions

\$5,000 Maximum Annual Contribution, **\$100** Minimum

\$2,500 Maximum Annual Contribution for married individual filing separately

Eligible Expenses: Eligible dependent care expenses

*Examples of Eligible Expenses: **Daycare before or after school**, nanny, nursery, fees, elder care*

Examples of Non Eligible Expenses: Tuition, Transportation, Activity fees, Field trips, Overnight Camps

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Medical FSA

- Your entire Medical FSA election will be available on the first day of the plan year
- You can use the FSA funds for eligible medical expenses provided for you, your spouse, and any dependents
- You can use the debit card to pay for expenses or submit claims for reimbursement

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Dependent Care FSA

- The Dependent Care FSA is a “Cash Balance” account
- Submit claims to be reimbursed for Dependent Care expenses
- Claim will not be paid until the services are provided
- Care must be for dependent children under age 13 or an adult dependent incapable of self-care
- Basis rule is that dependent care must be so that you can work

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Grace Period

- There is a two and a half month grace period (2 1/2 months) to incur claims and/or expenses from your medical and dependent care FSA from the prior year. (Until September 15th)
- You can submit claims for reimbursement up to September 30th.

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Limited Purpose FSA

- If you are enrolled in an HSA, the FSA becomes limited in purpose
- The limited purpose medical FSA can only be used for dental and vision expenses
- Keep in mind that if you do not use the money in the limited purpose medical FSA, you will lose it.

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FSA Resources

Flexible Spending Accounts offer you the opportunity to set money aside, pre-tax, for healthcare and dependent care assistance. The resources on this site will help you to learn all you need to know before enroll in a healthcare or dependent care FSA. This site includes video tutorials, frequently asked questions and interactive calculators. Start by learning about the basics of an FSA with our [What is an FSA?](#) video.



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Video Library

Click here to peruse our video library to learn all about Flexible Spending Accounts



Tools/Calculators

Take advantage of our interactive tools to see how FSAs may benefit you



Forms/Documents

Access all of our forms and documents online as well as important IRS information



FAQs

Review answer to many of the frequently asked questions

Discover FSA Eligible Products!



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FSA Tools & Calculators

- [How much should I contribute?](#)
- [Eligible Expenses](#)

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Healthcare FSA Tools & Calculators

Use our tools and calculators to make an informed decision about FSAs and which expenses are eligible.

How Much to Contribute



How Much to Contribute

Determine your tax savings with our healthcare FSA Tax Savings calculator

Eligible FSA Expenses



Eligible FSA Expenses

View the eligible and ineligible healthcare FSA expenses

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Transportation/Commuter - FSA Contributions

\$255 Maximum Monthly Contribution

Eligible Expenses: BART, Bus, Muni, Light Rail, Train, and Ferry Passes

Non-Eligible Expenses: Taxi Fares, Mileage, Bridge Tolls, FasTrak

Limits are set by the IRS





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General Questions flex@goigoe.com
(800) 633-8818, Option 1

Claims Submission claims@goigoe.com

Debit Card Issues bcs@goigoe.com

Download the IGOE Mobile App



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Nick Zdralo – Account Manager

nzdralo@goigoe.com

Direct (858) 815-2512

Fax: (858) 430-9667