



Flexible Spending Account (FSA) Frequently Asked Questions

What is a Flexible Spending Account?

A Flexible Spending Account is a simple solution for paying your out-of-pocket Health Care (medical, dental, vision) and Dependent Care (child/elder care) expenses with pre-tax dollars, therefore reducing your Federal and FICA taxes and saving you money. You may choose to participate in one or both of these accounts.

What can be reimbursed?

Under the Health Care Account, you can use your FSA dollars for medical, dental and vision expenses that are medically necessary but not covered under your Health plans such as:

- Deductibles
- Co-payments for medical and prescriptions
- Dental expenses
- Hearing expenses
- Vision expenses
- Over-the-counter medications

For more information: [Click here to view “IRS Eligible Expenses”](#)

[Click here to view “Over-the-Counter Allowable Items”](#)

Under the Dependent Care Account, you can be reimbursed for expenses for which the primary purpose is to assure your dependent’s well being and safety while you work such as:

- Dependent Care in your home, someone else’s home, or in a child/adult day care
- Nursery school expenses
- After school program
- Summer day camp

Who is an eligible dependent under the Dependent Care Reimbursement Account?

- Your dependent children under age 13
- A spouse who is physically or mentally not able to care for himself or herself
- A dependent of any age who is physically or mentally not able to care for himself or herself

Can I change my cafeteria plan election during the year?

The IRS requires that elections must remain the same for the Plan Year. However, if your Plan document allows, there are circumstances specified in the regulations that allow a change of elections.

Examples include: 1) Change of employee’s legal marital status, 2) Change in the number of dependents, 3) Change in you or your spouse’s employment status, 4) Dependent satisfies (or ceases to satisfy) dependent eligibility requirements, and 5) change in residence (must affect eligibility).

How can I find out the balance of my FSA account?

You can check your FSA balances:

- Online 24-hours a day/seven days a week
- You can call our FSA Customer Service Center Toll-free: 888-678-3457
- A statement of your account will be attached to every manual check reimbursement

What if I have money left in my account at the end of the plan year?

Under current IRS regulations, you forfeit that money. This is known as the “Use it or Lose it” rule. It is important to consider all your potential expenses when deciding how much to contribute to your FSA. The [FSA Calculator](#) can help you plan your annual contribution.

How do I submit paper claims?

You have the option of mailing or faxing your claims to EBPA. FSA claims can be faxed to EBPA at 603-773-4415 or mailed to:

**Reimbursement Account
P.O. Box 1140
Exeter, NH 03833-1140**

Click here to view and / or print a:

[**Health Care and Dependent Care Reimbursement Form**](#)

How do I receive my reimbursements by direct deposit?

You can download the [**Direct Deposit Enrollment Form**](#) here and mail to EBPA at:

**Reimbursement Account
P.O. Box 1140
Exeter, NH 03833-1140**