



Hello,

The most recent COVID Relief Bill passed on December 27, 2020. To make it easier to use your health and dependent care FSAs during the pandemic, the bill offers important changes to your FSA benefits. The following changes are now in effect for your plan(s) through 2022:

## Healthcare Flexible Spending Accounts (FSA)

### ✓ **All unused FSA funds carryover through 2022**

You can carry over all unused amounts from 2020 to 2021 and from 2021 to 2022. The maximum carryover limit was \$550, but with the new relief bill, you can now carry over ALL your remaining health FSA funds. 25 days after your plan year ends, all your remaining funds will be carried over for use in your 2021 health FSA. You may still submit claims for 2020 up until your run-out period ends.

## Dependent Care Flexible Spending Accounts (FSA)

### ✓ **NEW! All unused FSA funds carryover through 2022**

You can carry over all unused amounts from 2020 to 2021 and from 2021 to 2022. This is the first time carryover has been available for dependent care FSAs. 25 days after the plan year ends, ALL your remaining funds will be carried over for use in your 2021 dependent care FSA. You may still submit claims for 2020 up until your run-out period ends.