

## **HIGHLIGHTS OF THE 2022 HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA) PLAN FOR HOUSE STAFF OF JOHNS HOPKINS HOSPITAL AND JOHNS HOPKINS BAYVIEW MEDICAL CENTER**

### **PURPOSE OF THE PLAN**

The Health Care Flexible Spending Account (HCFSA) allows eligible participants to use tax-free dollars to reimburse yourself for out-of-pocket health care expenses for you, your spouse\*, and your children if those expenses are not otherwise covered by insurance or any other benefit plan, including the FUND.

\* Note: IRS regulations do not permit Flexible Spending Accounts to be used for expenses for unmarried domestic partners and children of unmarried domestic partners.

### **ELIGIBLE PARTICIPANTS**

Eligible individuals are House Staff members if paid a wage. Any compensation received through a grant in the form of a fellowship stipend is excluded from eligibility.

### **ELIGIBILITY PERIOD**

- The plan year is January 1 – December 31. All elections expire December 31.
- Only expenses incurred while you are an active participant in the plan are eligible for reimbursement. Active participation ends when your fellowship ends unless you elect to continue contributions with after-tax dollars under COBRA.
- New House Staff are eligible to participate in the plan as of the date of their full-time House Staff appointment. Elections must be made on or before the date of appointment as a house officer in the School of Medicine.
- Qualified Life Events – Election is effective the date of the Qualified Life Event provided the enrollment form is completed within 30 days following the date of the Event. Detailed information on Qualified Life Events is provided in a separate section of this document. All elections expire December 31.
- Open Enrollment - Each November you will have an opportunity to elect to participate in the plan effective January 1 of the next plan year. Reenrollment is required annually. All elections expire December 31.

### **MAXIMUM CONTRIBUTIONS –**

- **Health care flexible spending accounts are capped at \$2,750 for the plan year 2022.**

**Your 2021 FSA will NOT carry over unless you actively enroll with one exception. Current 2021 Health Care FSA accounts with a balance of not less than \$30 and not more than \$550 will automatically rollover to 2022 after the filing deadline for 2021 claims.**

### **QUALIFIED LIFE EVENTS**

If one of the following events occurs during the plan year, you may be allowed to change (enroll, terminate, increase or decrease) your current election in the HCFSA. The change must, however, be as a result of one of these events and must be consistent with the change in family status. You must submit a completed enrollment form within 30 days of the Qualified Life Event. For more information, please contact the benefits staff in the School of Medicine Registrar's Office by calling 410-614-3301 or by email at [sombenefits@jh.edu](mailto:sombenefits@jh.edu). The Qualified Life Events are:

- Change in your marital status (such as marriage, divorce, annulment or legal separation)
- Loss of your spouse's coverage under another employer's FSA plan
- Termination of your spouse's full-time employment
- Change in your family status, such as gaining or losing an eligible dependent
- Spouse gaining benefits through a new employer or first offer of benefits through spouse's current employer (including open enrollment periods)

## REIMBURSEMENT

**WEX** is the administrator for the Health Care and Dependent Care FSA plans. WEX will provide enhanced resources, tools and payment options for added convenience. Visit [wexinc.com](http://wexinc.com) to access a number of tools and resources to help you manage your FSA, including information about using your debit card and the mobile app, tools to track claims and process payments online, and education and tools to help you make the most of your funds.

## DEBIT CARD DOCUMENTATION RULES

The IRS requires that all expenses submitted to a HCFSAs – including those paid with a debit card – be substantiated to ensure that expenses paid are for eligible transactions. The IRS also requires that certain mandatory correction procedures be followed if an improper payment using a HCFSAs debit card was made.

The university has worked with WEX to auto-substantiate as many claims as possible and reduce the number of claims that require supporting documentation; however, there are still instances when you are required to submit backup documentation (i.e., receipts) to WEX. If you cannot find the exact receipt for a debit card transaction that requires documentation, you may repay the claim or substitute another eligible expense (i.e., a healthcare expense from 2021 that has not been reimbursed through any other source) in an amount that is equal to or greater than the dollar amount of your debit card purchase.

## NEW HCFSAs DEBIT CARD POLICY

Beginning October 1, 2021, HCFSAs debit cards will be deactivated 90 days from the original charge date of an unsubstantiated expense.

If you have an unsubstantiated debit card expense from before October 1, 2021, you will receive a separate notification and your debit card will be deactivated if the charges are older than 90 days. If you enroll in the 2022 plan year and still have unsubstantiated expenses as of December 15, 2021, your debit card will not be activated for the 2022 plan year.

Please make sure to review all messages that you receive via email or mail from WEX. It is your responsibility to review all messages from WEX concerning your HCFSAs and to take action in a timely manner. You can also review your undocumented debit card transactions by logging into your WEX account. For questions about uploading documentation, please contact WEX at 833-225-5939.

## GRACE PERIOD

- You have 120 days following the last day of the plan year to submit expenses that you incurred during the plan year.
- Following your termination from the plan, you have until April 30 the following year to submit expenses incurred while you were actively participating.

## TERMINATION

Your flexible spending account will terminate on the earliest of the following dates:

- The end of the plan year (December 31<sup>st</sup>)
- The date you terminate your account due to a qualified life event
- The date you terminate employment, cease to be House Staff with a wage, or otherwise cease to be eligible to participate as described above
- The date the plan is terminated.

## COBRA

If your participation in the health care flexible spending account ends prior to December 31 because your house staff appointment ended, you have the right to continue making contributions to the plan with after-tax dollars through the end of the plan year in order to remain an active participant and submit claims for expenses incurred after your house staff appointment ended. WEX, the COBRA administrator for the Johns Hopkins University, will send COBRA information to your home address after your house staff status has been terminated from the payroll system.