



# Office of Labor Relations EMPLOYEE BENEFITS PROGRAM

## FLEXIBLE SPENDING ACCOUNTS PROGRAM

22 Cortlandt Street, 28<sup>th</sup> Floor, New York, NY 10007  
nyc.gov/olr

Renee Campion  
Commissioner  
Steven H. Banks  
First Deputy Commissioner  
General Counsel

Georgette Gestely  
Director, Employee Benefits Program  
Beth Kushner  
Deputy Director, Administration  
Sang Hong  
Deputy Director, Operations

### Flexible Spending Accounts (FSA) Program Information

October 2020

Dear Flexible Spending Accounts (FSA) Plan Year 2020 Participant:

We would like to take this opportunity to *thank you* for participating in the FSA Program. We hope that you will continue to take advantage of this tax-saving vehicle for your health and/or dependent care expenses.

Here are a few reminders:

#### **For Plan Year 2019 Participants:**

As indicated on the FSA website, pursuant to IRS Notice 2020-29 issued in response to COVID-19 pandemic, 2019 Plan Year participants may use any remaining 2019 plan year contributions to pay or reimburse expenses incurred through December 31, 2020.

#### **For Plan Year 2020 Participants:**

##### Program Deadline Dates:

HCFSA Plan Year:	January 1, 2020 - December 31, 2020
Grace Period*:	January 1, 2021 – March 15, 2021
Claims Run-Out Period*:	January 1, 2021– May 31, 2021

DeCAP Plan Year:	January 1, 2020 - December 31, 2020
Claims Run-Out Period*:	January 1, 2021 – February 29, 2021

\*Please refer to the FSA Brochure at [nyc.gov/fsa](http://nyc.gov/fsa) for definitions.

#### **Important: COVID-19 Changes to the FSA Program Contributions**

Due to the COVID-19 pandemic, the IRS has issued Notice 2020-29 allowing HCFSA and DeCAP participants to cancel their deductions or modify their goal amounts on a **prospective basis** for Plan Year 2020. This request can only be processed once the FSA office is notified, provided that the request is received by the FSA office prior to the payroll cut-off dates for Plan Year 2020. Please note that, any changes received, on or after November 23, 2020, cannot be processed due to the payroll cut-off dates. In addition, please note that the IRS does not allow the refund of contributions already made to HCFSA or DeCAP in Plan Year 2020.

Please refer to the FSA website at [nyc.gov/fsa](http://nyc.gov/fsa) periodically for any updates to the HCFSA or DeCAP programs for Plan Year 2020.

#### **For Prospective Plan Year 2021 Participants:**

- Re-enroll for Plan Year 2021 between October 1, 2020 - November 13, 2020 for an effective date of January 1, 2021.

- 2021 Plan Year Contribution Limits as of the date this letter was generated (please refer to the FSA website periodically for updates):

	Minimum	Maximum
DeCAP	\$500	\$5,000
HCFSA	\$260	\$2,750**

\*\*Please be advised that this is the current maximum goal amount. Please refer to the FSA website on a regular basis for any updates to the annual goal amount that the IRS may release after the date of the printing of this letter.

- Please review the updated FSA Brochure before re-enrolling in Plan Year 2021, which can be found on our website at [nyc.gov/fsa](http://nyc.gov/fsa)
- **“Use It or Lose It:”** Federal regulations require that you use the entire amount you allocate to HCFSA and/or DeCAP by the end of the Plan Year, or forfeit the unused balance. Please note that the IRS has not released any guidance for Plan Year 2021 contribution modifications as of the date of this printing. Please check the FSA website periodically for updates.

If you do not have any changes to your FSA account (i.e. dependent information, marital status, etc.) and want to re-enroll for Plan Year 2021, please complete the below section and indicate your chosen goal amount and return this letter prior to November 13, 2020. If you have changes to your FSA account, please complete the FSA Enrollment/Change Form for Plan Year 2021, which can be obtained on the FSA website.

If you do not want to enroll for Plan Year 2021, then you do not need to do anything. You will not be enrolled in the FSA program for Plan Year 2021.

Sincerely,

City of New York  
Flexible Spending Accounts

***2021 FSA Re-Enrollment: Only complete if you wish to enroll for Plan Year 2021***

Name (Please Print) \_\_\_\_\_

Last four digits of your SS# or employee ID #: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

I understand that I have read and agreed to the terms of the 2021 FSA Brochure and agree to the terms of the FSA program.

[  ] Yes, I would like to re-enroll in the HCFSA Program with the following goal amount:

\$ \_\_\_\_\_ (between \$260 - \$2,750), AND/OR

[  ] Yes, I would like to re-enroll in the DeCAP Program with the following goal amount:

\$ \_\_\_\_\_ (between \$500 - \$5,000)

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Return this letter electronically by November 13, 2020 to the FSA Program via our secure link at <https://nyc-fsa.leapfile.net>