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# **Federal Flexible Spending Account (FSAFEDS)**

## **What is FSAFEDS?**

Also known as a Health Savings Account (HSA), this benefit is available to active participants in the Federal Employees Health Benefits (FEHB) program who would like to put aside pre-tax dollars to use for eligible out-of-pocket medical, dental, and vision expenses for themselves and their family as well as eligible childcare and eldercare expenses.

## **How do I enroll?**

Federal employees may enroll at <http://www.fsafeds.com>:

- During your first 60 days as a newly eligible employee
- During the Federal Benefits Open Season (mid-November to mid-December)
- When you have a qualifying life event such as marriage, divorce, or new child
- Renewals are not automatic, must renew every year

## **What plans are available?**

- **Health Care FSA (HCFSA)**
  - Participants may deposit up to \$3,300/yr
    - Up to \$660 may rollover to the next year if you reenroll
  - Used for eligible medical, vision, and dental expenses including:
    - Medical co-pay, co-insurance, and deductibles
    - Dental exams, cleanings, x-rays, and braces
    - Vision exams, contact lenses, eyeglasses, and laser eye surgery
    - Physical therapy, chiropractor, and acupuncture
    - Prescription drugs, insulin, and prescribed over-the-counter supplies

- **Limited Expense Health Care FSA (LEX HCFSA)**
  - For employees enrolled in a high-deductible health insurance plan with a health savings account (HSA) who desire extra vision and dental assistance.
  - Participants may deposit up to \$3,300/yr
    - Up to \$660 may rollover to the next year if you reenroll
  - Eligible expenses include:
    - Vision exams, LASIK surgery, contact lenses, and eyeglasses
    - Dental cleanings, x-rays, fillings, crowns, braces, and other orthodontia
- **Dependent Care FSA (DCFSA)**
  - Participants may deposit up to \$5,000/yr (or up to \$2,500/yr if married filing single on their tax return)
  - Dependent care funds do not rollover to the next year. Funds must be used by March the following year. It is important to correctly estimate expenses.
  - Used for eligible dependent care expenses of children (under 13) and spouse or adult relative in your home, including:
    - Before and after school care
    - Babysitting expenses
    - Daycare, nursery school, and preschool
    - Summer day camp
    - Adult/eldercare when physically or mentally incapable of selfcare

## What is the advantage of participating in FSAFEDS?

By forecasting costs for the year and setting aside FSA funds, you may be better positioned to absorb costs not covered by your FEHB health insurance plan, and your FSA fund is deducted from annual income taxes allowing your dollars to stretch further.

## Where can I find more information?

- OPM website:
  - <https://www.opm.gov/healthcare-insurance/flexible-spending-accounts/>
- Plan information and enrollment here: <https://www.fsafeds.gov/>
- The GRB website: <https://platform.chra.army.mil/>
- Email HRO Technician Services [ng.ky.kyarng.mbx.hro-technician-services@army.mil](mailto:ng.ky.kyarng.mbx.hro-technician-services@army.mil)