## White Plains Hospital Flexible Spending Account Open Enrollment Effective January 1, 2020

	Effective J	anuary 1, 2020
Third Party Administrator:		Benefit Analysis, Inc
Website:		www.benefitanalysis.com
Phone Number:		973-661-2424
	Hea	althcare
Healthcare FSA eligible expenses:		Prescriptions, copays, coinsurance, deductibles, vision care, dental and over the counter (OTC) items excluding drugs, medicines and biologicals.
Healthcare FSA ineligible items:		Cosmetic procedures, vitamins/supplements and food under a weightloss program (may be reimbursable with a doctor's letter of medical necessity or prescription)
Eligibility:		Full time employees - 37.5 or more hours per week Eligible 1st day of month following date of employment
Plan year dates:	1/1/20-12/31/20	The Plan Year is time period during which you incur your healthcare expenses.
Maximum and minimum annual election:	\$2,700 \$200	The highest and lowest healthcare election amount you can deduct from your paycheck over the course of the plan year
Claim submission run out:	3/31/2021	The day by which all of your healthcare expenses must be submitted electronically, via fax or postmarked
	Depende	ent Day Care
Dependent Day Care FSA eligible expenses:		Reimburses expenses incurred for the care of a child age 12 and under; or a disabled dependent incapable of self-care that allow the employee (and spouse, if applicable) to work. Additional restrictions may apply.
Dependent Day Care FSA ineligible expenses:		Overnight camp, care provided by your dependent under the age of 18, babysitting when you are not working, care of your dependent who does not spend at least 8 hours per day in your home
Eligibility:	•	Full time employees - 37.5 or more hours per week Eligible 1st day of month following date of employment
Dates by which expenses must be incurred:	1/1/20-12/31/20	The Plan Year is time period during which you incur your healthcare expenses
Maximum and minimum annual election: (\$5,000 per household)	\$5,000 \$200	The highest and lowest dependent day care election amount you can deduct from your paycheck over the course of the plan year. Additional restrictions may apply.
Claim submission run out:	3/31/2021	The day by which all of your dependent day care expenses must be submitted electronically, via fax or postmarked
Pre	paid Benefit Ca	rd - How does it work?
<ul> <li>Two cards will be mailed to your home</li> <li>Use at qualified merchants</li> <li>Use only for eligible expenses</li> <li>Use the same card year to year</li> <li>SAVE ALL RECEIPTS</li> </ul>	U IT LC	Please refer to www.sig-is.org for a complete list of approved IIAS Merchants, participation may be different by location.
	Reimbursei	ment Schedule
Reimbursements are Processed Weekly	Healthcare claims reimbursed based on annual election, not contributions to date.  Dependent Care claims reimbursed based on contributions to date, which could be less than the claimed amount.	
* For any o	juestions, please	contact Benefit Analysis, Inc.