



Flexible Spending Account

APA Benefits

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Customer Service: 801-561-4980
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You can save money on your health care and/or dependent daycare expenses with an FSA. An FSA allows you to put aside tax-free dollars to use for eligible medical, dental, and vision expenses. You can enroll in the FSA account if you enroll in the Traditional medical plan or even if you waive medical plan coverage through Provo City School District. **However, you cannot enroll in the FSA if you enroll in the HealthSave medical plan.**

Health Care Spending Limit = \$2,750

Dependent Care Spending Limit = \$5,000

There is a \$3.25 per month Administrative fee for the FSA.

The plan year begins on 9/1/2020. You must submit claims for reimbursement within 90 days after the end of the plan year. Any funds remaining in the account after the 90 day run out will be forfeited. You must submit claims by the last day of the month of your termination if you term employment with Provo City School District.



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The Dependent Care Account

With the Dependent Care Account, you can set aside tax-free income to pay for dependent care expenses, such as daycare, that you normally pay with after-tax dollars. If your spouse is unemployed or doing volunteer work, you cannot set up a reimbursement account. The account is designed for households where both parents work.

You can set up this account if:

- You & your spouse both work
- You are single head of household
- Your spouse is disabled or a full-time student

Each calendar year, the IRS allows you to contribute the following amounts, depending on your family status:

- If you are single, the lesser of your earned income or \$5,000
- If you are married, you can contribute the lowest of:
 - You (or your spouse's) earned income
 - \$5,000 if filing jointly or \$2,500 if filing separately

Here's How an FSA Works

1. You decide the annual amount (up to maximum for each account) you want to contribute to either or both FSAs based on your expected health care and/or dependent child care/elder care expenses.
2. Your contributions are deducted from each paycheck before Social Security and income taxes, and deposited into your FSA.
3. You can pay for eligible health care expenses with the Health Care FSA debit card. Debit cards are available for an annual fee of \$18. For dependent care, you pay for eligible expenses when incurred, and then submit a reimbursement claim form or file the claim online.