

## RCUH Open Enrollment 2021-2022: Flexible Spending Accounts (FSA)

Employees will have the option to enroll or change their Healthcare FSA and Dependent Care FSA for the 2021-2022 plan year. **Healthcare FSA and Dependent Care FSA plans do not renew automatically and employees are required to re-enroll to the plan.** Employees currently enrolled or who wish to enroll in a Healthcare FSA and/or Dependent Care FSA are required to re-enroll every plan year during Open Enrollment using the [RCUH Flexible Spending Enrollment & Change Form \(OEB-5F\)](#).

### FSA Special Rollover of Funds from plan year 2020-2021 to plan year 2021-2022

For those **currently enrolled** in a Healthcare FSA and/or Dependent Care FSA plan, your plan balance will **automatically roll over if you re-enroll into the 2021-2022 year. This is a special exception for this plan year only.** Please refer to the [announcement](#) regarding amendments to plan due to COVID-19.

I would like to:	Action Needed
Keep my current Healthcare FSA and/or Dependent Care FSA Plan	Complete and submit the <b>RCUH OE Flexible Spending Enrollment &amp; Change form (OEB-5F)</b> .
Enroll or Change the amount of my current FSA Healthcare and/or Dependent Care Plan	Complete and submit the <b>RCUH OE Flexible Spending Enrollment &amp; Change form (OEB-5F)</b> .
Enroll or Change the amount of my current Pre-Tax Transportation Benefits Plan - Bus Pass or Parking (may be done at any time of the year)	Complete and submit the <b>RCUH Flexible Spending Enrollment &amp; Change Form (B-5F)</b> – Non-Open Enrollment
<b>DEADLINE TO SUBMIT ALL FORMS</b>	Email to <a href="mailto:rcuh_benefits@rcuh.com">rcuh_benefits@rcuh.com</a> or Fax to 808-956-5022 by <b>May 14, 2021</b>

2021-2022 FSA PLAN INFORMATION	Healthcare FSA (OE Specific)	Dependent Care FSA (Occur Anytime with Qualifying Event)	Transit & Parking (Occur Anytime)
<b>Annual Limit (per IRS)</b>	\$2,750	\$5,000 (single taxpayer or married couples filing jointly) or \$2,500 (married couples filing separately)  <i>*For tax year 2021 (e.g., up to December 31, 2021), increased contribution to \$10,500 or \$5,250 maximums respectively</i>	\$3,240 (maximum of \$270/month)
<b>Deductions Taken</b>	Semi-monthly (every pay period)	Semi-monthly (every pay period)	Monthly (1st- 15 <sup>th</sup> pay period)
<b>Reimbursements</b>	NBS debit card or Manual (email, fax, mail, online, mobile app)	Manual (email, fax, mail, online, mobile app)	Manual (email, fax, mail, online, mobile app)

## RCUH Open Enrollment 2021-2022: Flexible Spending Accounts (FSA), cont.

2021-2022 FSA PLAN INFORMATION	Healthcare FSA (OE Specific)	Dependent Care FSA (Occur Anytime with Qualifying Event)	Transit & Parking (Occur Anytime)
<b>Availability of funds</b>	Total committed for the plan year available on July 1	As contributions are received	As contributions are received
<b>Funds subject to forfeiture at the end of plan year (e.g., June 30<sup>th</sup>) ?</b>	Yes. Use or lose.  *Unused funds remaining from plan year 2020-21 may be rolled over into 2021-22 if employee re-enrolls in Healthcare FSA	Yes. Use or lose.  *Unused funds remaining from plan year 2020-21 may be rolled over into 2021-22 if employee re-enrolls in Dependent Care FSA (minimum deduction \$1/pay period)	No. Funds roll over to the next plan year.
<b>Mid-year changes to contribution amount</b>	Changes only allowed during open enrollment or if change is consistent with a Family Status Change event.	Allowed if change is consistent with qualifying event.	Allowed at any time but must be at least thirty days prior to the requested effective date of change/cancellation.
<b>Do I need to renew my election annually?</b>	<b>Yes.</b> Your elections must be renewed each plan year during open enrollment using <a href="#">RCUH Form OEB-5F</a> .	<b>Yes.</b> Your elections must be renewed each plan year during open enrollment using <a href="#">RCUH Form OEB-5F</a> .	No. Your election will remain the same unless you submit a change on <a href="#">RCUH Form B-5F</a> .

\*Updates to the RCUH Plan Document implemented in April 2021 in response to the [American Rescue Plan Act \(ARPA\)](#) and the [Consolidated Appropriations Act 2021](#).

### Relevant RCUH Policies

- [3.530 RCUH Flexible Spending Plan](#)
- [3.530A Addendum RCUH Flexible Spending Plan](#)

### Contact Information

Contact **RCUH Employee Benefits** for general inquiries on Open Enrollment, eligibility, and assistance with forms such as submission or filling them out.

Phone: (808) 956-6979 or (808) 956-2326

Email: [rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com)

Fax: (808) 956-5022

Contact **RCUH HR Information Systems** if you are having difficulty logging in to ESS.

Phone: (808) 956-9561 or (808) 956-8376

Email: [rcuh\\_hris@rcuh.com](mailto:rcuh_hris@rcuh.com)

Contact Carrier **National Benefit Services (NBS)** directly with any specific coverage inquiries or for assistance.

Current members, please let the Customer Service Representative know that you are with RCUH.

Phone: (855) 399-3035 \*\*Service Center now available 2am – 5pm Hawai'i Standard Time

Email: [service@nbsbenefits.com](mailto:service@nbsbenefits.com)