



RCUH Flexible Spending Account Overview

	Healthcare FSA	Dependent Care FSA	Transit & Parking
Annual Limit (per IRS)	\$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)
Deductions Taken	Semi-monthly (every pay period)	Semi-monthly (every pay period)	Monthly (1st- 15 th pay period)
Reimbursements	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)
Availability of funds	Total committed for the plan year available on July 1	As contributions are received	As contributions are received
Funds subject to forfeiture at the end of plan year (e.g., June 30th) ?	Yes. Use or lose. <i>*Unused funds remaining from plan year 2020-21 may be rolled over into 2021-22 if employee re-enrolls in Healthcare FSA</i>	Yes. Use or lose. <i>*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)</i>	No. Funds roll over to the next plan year.
Mid-year changes to contribution amount	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.
Do I need to renew my election annually?	Yes. Your elections must be renewed each plan year during open enrollment using RCUH Form OEB-5F .	Yes. Your elections must be renewed each plan year during open enrollment using RCUH Form OEB-5F .	No. Your election will remain the same unless you submit a change on RCUH Form B-5F .

**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](#).*

If you have any questions regarding Flexible Spending Account benefits, please contact the RCUH Employee Benefits Section at: (808) 956-6979 or (808) 956-2326 or e-mail: rcuh_benefits@rcuh.com

Relevant Policies:

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