

Riverside Sheriff's Association Enrollment

Flexible Spending Accounts (FSAs) help you save money by setting aside pre-tax dollars to pay for certain health care and dependent care expenses. The County offers a Health Care FSA and Dependent Care (Day Care) FSA. October is your opportunity to enroll in one or both accounts.

How the Flexible Spending Accounts Work

This is a high-level summary. For details about the FSA and how it works, visit <http://benefits.rc-hr.com> and click on "Other Benefits" then "Flexible Spending Accounts" to view the Plan Documents.

- **Make contributions** - your annual election is deducted pre-tax in equal amounts per pay period over the plan year.
- **Incur expenses** - when you access eligible services and pay required copayments, deductibles, coinsurance or dependent care expenses.
- **Submit your expenses and receive reimbursement** - you reimburse yourself by submitting a claim, along with your receipt or Explanation of Benefits (EOB) to ASI, the FSA plan administrator. Your claim will be paid from the pre-tax money you set aside in your Flexible Spending Account. Eligible expenses incurred in the plan year (January 1 – December 31) or by the plan's grace period (January 1 – March 15 of the following year) and submitted by April 15, will be reimbursed.

Tax Savings

The money you put into an FSA is deducted from your paycheck before taxes, so you end up paying taxes on a smaller portion of your income. This means more take-home pay for you!

Important FSA Rules

- Eligible expenses will be reimbursed only if they were incurred in the plan year (January 1 – December 31) or within the 2 ½ -month grace period (January 1 – March 15). You have until April 15 to submit reimbursement requests.
- If your employment with the County ends, you can be reimbursed only for claims incurred up to your last day of employment, unless you elect COBRA for Health Care FSA.
- Dependent Care (Day Care) Flexible Spending Accounts are subject to non-discrimination testing to ensure the plan does not provide an unfair advantage to highly compensated employees. The testing compares the dependent care contributions of highly compensated employees with the contributions of all other employees. Depending on the results of the testing, contributions of certain employees may be limited, reduced or returned. You will be notified if this affects you.
- You must spend all the money in your accounts, or you will forfeit any remaining funds. The Plan rules do not allow you to carry over an FSA balance from one year to the next, so be sure to estimate your contributions carefully.
- Your contributions will be in effect for the entire plan year. You cannot stop or change your FSA contributions during the plan year unless you have a qualified change of status per IRS guidelines, such as a marriage, divorce, or birth or adoption of a child.
- Contributions cannot be transferred between the Health Care FSA and the Dependent Care (Day Care) FSA for expense reimbursement.

DETAILS ABOUT FLEXIBLE SPENDING ACCOUNTS (FSA)

	Health Care FSA	Dependent Care (Day Care) FSA
<p>Your Contributions</p> <p>Deducted in 24 equal amounts from your pay warrants</p>	<p>You may contribute from \$250 to \$2,750 per year</p>	<p>You may contribute from \$240 to \$5,000 per year, if your tax filing status is “married filing jointly” or “head of household.” If you are married and file separate tax returns, you may contribute up to \$2,500 per year</p>
<p>Eligible Expenses</p> <p>A complete list of eligible expenses is listed in IRS Publications 502 and 503, which are available at</p> <ul style="list-style-type: none"> • www.irs.gov/publications/p502 • www.irs.gov/publications/p503 <p>Information is also available from ASIFlex, the County’s FSA plan administrator at www.asiflex.com</p>	<p>Expenses that could be deducted on your federal income tax return for you, your spouse and/or any dependent you list on your tax return, provided they have not been reimbursed by other coverage</p> <p>Examples of eligible expenses include medical, dental and vision plan deductibles copayments and coinsurance</p> <p>Examples of ineligible expenses include cosmetic surgery and products that you use for general health (such as vitamins and toothpaste)</p>	<p>Expenses to care for eligible dependents that allow you (and your spouse, if married) to work or look for work</p> <p>Eligible dependents include:</p> <ul style="list-style-type: none"> • Children under age 13 who qualify as dependents on your federal income tax return • Your spouse (or other eligible dependent) who is physically or mentally incapable of self-care • Examples of ineligible expenses include food, clothing, education and payments to dependent relative or care provided during non-work hours
<p>Federal Income Tax</p>	<p>You cannot claim a federal tax return deduction for expenses reimbursed by your FSA</p>	<ul style="list-style-type: none"> • You cannot use reimbursed expenses toward the Earned Income Credit or the Child Care Tax Credit • You are required to list the Social Security number or tax identification number for any dependent care provider • You and your spouse cannot contribute more than \$5,000 combined



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