



2022 FSA Rollover Benefit

Q1: What is a Rollover?

A Rollover is an amount of money you can “Rollover” into the next plan year. Rollover amounts are calculated after the plans run out period (the time allowed for claims to be submitted for expenses incurred during the plan year). As long as you continue to be an active employee as of the last day of the plan year, you’ll be able to Rollover up to \$550 in unused funds into the next plan year.

Q2: What does this mean for my 2022 Health Care FSA?

Your FSA allows you to carry over up to \$550 of unused funds into the next plan year. If you did not enroll in a Health Care FSA for 2022 because you were afraid of losing money, you can think about enrolling for 2023. For 2022 you can make contributions and won’t have to worry about losing all of your unused funds at the end of the year. You’ll be able to Rollover up to \$550 into the next plan year.

Q3: When will the Rollover funds be available for 2023 incurred claims?

We anticipate that the Rollover funds will move from 2022 accounts to the 2023 accounts shortly after the end of your plans run out period. (the time allowed for claims to be submitted for expenses incurred in 2022).

Q4: What if my claim gets rejected?

If a 2022 claim is rejected due to the timing of your Rollover funds, HRPro will automatically reprocess your claim once your Rollover funds are moved to your 2023 account. Here are some key examples:

Example 1: You made a 2022 FSA election for \$1,000 and have a \$200 balance remaining in your 2022 account. On January 10, 2023, you submit a \$200 claim for an expense incurred on December 5, 2022. The eligible expense is processed, and funds are taken from your 2022 account balance.

Q5: Can my Health Care FSA funds continue to Rollover from year to year?

Unused funds in your FSA can be carried over from year to year, up to a maximum of \$550, if you are still in the plan as of the last day of the plan year.

Q6: What if I have more than \$550 in unused funds at the end of the plan year?

If you have more than \$550 in unused funds in your Health Care FSA at the end of 2022 Plan Year, you have until the end of your plan’s run out period to submit claims for eligible expenses incurred during 2022. These claims would reduce the amount of your unused funds and still let you Rollover up to \$550 into 2023.

Example 2: if you have \$750 in unused funds on December 31, 2022 and you submit \$200 in claims by the end of your run out period (3/31/2023), you’ll Rollover the remaining \$550 into the 2023 Plan Year. If you don’t have any claims to submit, you will lose \$200 and Rollover the remaining \$550 into the 2023 Plan Year.

Q7: Does the amount that I Rollover count towards the 2023 Health Care FSA contribution limit?

The amount that you Rollover to the next year does not count toward the 2023 Health Care FSA contribution limit.

Q8: Does this apply to my Dependent Care FSA?

No, the Rollover provision doesn’t apply to a Dependent Care FSA.