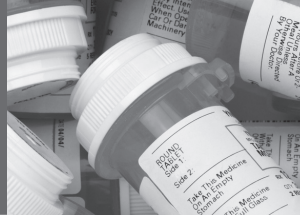


Flexible Spending Accounts



medical

prescriptions



dental

vision



day care

**Save Money
on Healthcare
and
Dependent
Care!**

**MONTGOMERY
COUNTY
PUBLIC
SCHOOLS**
.....
Maryland

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FINANCIAL

2025

Montgomery County Public Schools

2025 Flexible Spending Accounts

Montgomery County Public Schools (MCPS) provides a comprehensive benefit plan for employees, retirees, and their eligible dependents. As an eligible MCPS employee, you have a variety of benefit options to choose from, including benefits to protect your health, your income, and your future.

One benefit is the availability of flexible spending accounts (FSAs) to help you save money on healthcare and dependent care expenses. This guide will familiarize you with the FSAs offered by MCPS by demonstrating the money-saving benefits of an FSA, informing you of the necessary qualifications for establishing an FSA, and providing instructions on how to enroll.

Keep in mind that this guide is intended to help you understand and properly enroll in an FSA. Full benefit plan details are available on the [Employee and Retiree Service Center \(ERSC\) website](#). Information available on the website includes summary plan and evidence of coverage documents for benefits offered by MCPS.

The MCPS FSA plan is administered by Voya. Voya customer service representatives are available to answer questions at 1-888-401-3539 from 8:00 a.m. to 6:00 p.m. EST, Monday through Thursday, and from 8:00 a.m. to 5:00 p.m. EST on Friday. You can find additional information about FSAs on the [Voya website](#).

ERSC staff is available throughout the year to assist you via email or by telephone Monday through Friday from 8:00 a.m.–4:15 p.m. You also may submit requests for assistance through our online service portal, ERSC Connect. Our email address, telephone number, and a link to ERSC Connect are below:

Montgomery County Public Schools
Employee and Retiree Service Center
45 West Gude Drive, Suite 1200
Rockville, Maryland 20850
ERSC@mcpsmd.org
240-740-8100
[ERSC Connect](#)

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Overview of Flexible Spending Accounts

Medical and dependent care expenses can be very costly. For this reason, Montgomery County Public Schools (MCPS) offers permanent employees who work at least 20 hours per week the option of enrolling in a flexible spending account (FSA). FSAs allow employees to set aside money “pre-tax” and use that money to offset dependent and/or medical care expenses.

The MCPS FSA plan allows employees to set aside a specified dollar amount from their gross pay—“pre-tax”—to pay for qualifying out-of-pocket medical and dependent care expenses. Employees indicate the amount to be deducted from their gross pay and deposited into the FSA. After paying for qualified expenses, the employee submits a claim reimbursement form to the FSA plan administrator, Voya. Voya, a third-party vendor, can be reached at 1-888-401-3539 or via its [website](#).

FSA PLAN YEAR

The 2025 *plan year** begins January 1, 2025, and continues through March 15, 2026. However, FSA deductions will be made during the 2025 *calendar year*.*

FSA elections must be within 60 days of your hire date or of experiencing a qualifying life event, and again each calendar year during Open Enrollment. New employees and other employees wishing to enroll in an FSA must do so online via the MCPS Benefits Enrollment System (BES).

A link, **Open Enrollment**, which directs employees to the BES during Open Enrollment, is available on the [Employee Self Service \(ESS\)](#) web page. A link for new employees, **Benefits enrollment for new employees**, is available on the [ESS web page](#) year-round. **Benefits enrollment/changes due to qualifying life event**, is a link available on ESS for those who have experienced most qualifying life events. Those who have a change of work status, are returning from long-term leave, or are cancelling their benefits when going on leave must complete and submit [MCPS Form 450-3, Flexible Spending Account Election](#) to enroll in an FSA. Refer to the [Employee and Retiree Service Center \(ERSC\) website](#) for enrollment options. Voya claim forms also are available on the ERSC website.

Internal Revenue Service (IRS) regulations **do not** permit you to change your FSA election during the calendar year, unless one of the following qualifying life events occurs: marriage, divorce, addition or loss of a dependent, or change of employment status. Furthermore, IRS regulations impose a “use it or lose it” rule, requiring the forfeiture of money not used during the plan year.

Income and FICA taxes are not deducted on the amount withheld from your gross pay or from the reimbursement amount. The income set aside in an FSA is completely tax-free.

**Plan year or calendar year? The plan year is determined for the purpose of incurring expenses. You may incur expenses during the 14½ month period beginning the first day of January. The calendar year determines the period of time you make contributions. You will make contributions to your FSA for 12 months, beginning the first day of January.*

OPTIONS

MCPS offers two types of FSAs, dependent care accounts and medical spending accounts. Each FSA is separate, and the money cannot be transferred from one FSA account to the other. Furthermore, money cannot be refunded. Therefore, it is extremely important to understand the parameters of the program and carefully estimate qualifying expenses before enrolling. You may enroll in one or both accounts, subject to a \$100 minimum per account.

Dependent Care Account

You may set aside up to a *combined* family maximum of \$5,000 from your salary per year to pay for qualified dependent care expenses. Qualified dependent care expenses are expenses incurred for care of children under age 13 or disabled dependents while you are working or disabled, or to enable you or your spouse to attend school. Qualified expenses include daycare, nursery school, summer day camps, and in-home care. Expenses for medical care of a dependent are *not* covered under a dependent care FSA. See a [list of eligible expenses](#).

Medical Spending Account

You may set aside up to \$3,200 from your salary per year to pay for qualified medical expenses. Qualified medical expenses must be incurred within the plan year, and not reimbursed by any medical plan. Qualified expenses include deductibles, copayments, expenses in excess of plan limits, and qualified costs *not* covered by any benefit plan.

See a complete [list of eligible and ineligible expenses](#) for dependent care and medical spending accounts.

If you choose to enroll in an FSA, beginning in January 2025, your pre-determined deductions will be subtracted from your gross pay and deposited into your FSA(s).

ACCESSING YOUR FSA FUNDS

FSA Card Method

When you enroll in either a health or dependent care FSA account, you will receive two FSA cards at your home address.* The card is the easiest reimbursement method. Although it looks like a typical credit or debit card, it is actually a special card that provides you with easy access to your reimbursement account(s). With the card, you pay for IRS qualified expenses right at the point-of-sale on the date services are incurred, or pay a provider bill for an expense incurred during the plan year. The card will be accepted only by specific providers. For example, in the case of a Medical FSA, the card will be activated to work at physician offices, dental offices, pharmacies, hospitals, chiropractors, optometrists, etc. If you are enrolled in a Dependent Care FSA, the card will be set to work in daycare settings. If you are enrolled in both a medical and a dependent care FSA account, you use the same card for both accounts; expenses are debited from the appropriate account based on the merchant code that is transmitted with the card transaction.

Note on dependent care accounts: When enrolled in a dependent care account and using your card in an eligible dependent care setting, you can only swipe the card for up to the amount in your dependent care account at that time.

You are responsible for retaining all documentation of the expenses reimbursed via the card. You may be asked to submit documentation to Voya to substantiate a

claim and the IRS requires you to keep all documentation for card transactions. We suggest you save the documentation as you do other tax records. Documentation must show—

- the date the expense was incurred** (not the date paid),
- a description of the service and/or expense,
- the vendor’s name and address, and
- the amount you are responsible for.

The card is to be used only to pay for IRS eligible expenses incurred during the plan year or employment period. Misuse of the card could result in permanent revocation of the card and repayment of ineligible expenses.

To assist with substantiation of debit card transactions for health FSAs, Voya uses an IIAS (Inventory Information Approval System). IIAS is a point-of-sale technology used by retailers that accept debit cards issued for use with medical FSAs. An IIAS identifies eligible healthcare purchases by comparing the UPC or SKU number for the items being purchased against a pre-established list of eligible medical expenses. The list is restricted to “eligible medical expenses” as described in Section 213(d) of the Internal Revenue Code). By using this technology, the card can be accepted at IIAS compliant drugstores and retail stores.

If you misplace your debit card(s), please contact Voya for a replacement. Voya charges a \$5.00 fee to replace a missing debit card.

**All participants receive two cards that are valid for three years. Although both cards will be in the participant’s name, an eligible dependent can sign the back of one of the cards in order to use it. Continue to use the same card until the expiration date on the card. You will receive new cards if you*

are enrolled in an account when your cards expire.

***You incur an expense when you receive the service, not when you pay the bill.*

Participant Submission Methods

Voya processes claims every business day and pays claims three times per week. You may submit new claims for eligible expenses at any time during the plan year and run out period. You can choose to be reimbursed by check or direct deposit. Confirmations are provided for both forms of payment and will show the current transaction as well as available funds in the account.

- **Online Reimbursement Request**—You will be issued a personal account at the [Voya website](#) where you can file claims online by completing the required information and uploading your documentation through the secure website.
- **Mobile Application Reimbursement Request**—If you have a mobile device running off of the iPhone (iOS) or Android operating systems, you can download free mobile application to file claims. Detailed documentation is photographed with the device’s camera and uploaded through the mobile application.
- **Paper Form Reimbursement Request**—You can submit a completed paper FSA Reimbursement Request Form along with detailed documentation of your expenses to Voya. Forms may be downloaded from the [Voya website](#), or may be obtained from Voya upon request. Claims are accepted via secure email, fax or mail.

Claims are reimbursed up to your annual election (your calendar year, payroll deducted contribution).

***FSA accounts are not for everyone.** You must have eligible dependent care and/or non-reimbursable medical expenses that can be anticipated and estimated in advance.*

IMPORTANT FSA REMINDERS

- You may enroll in an FSA even if you decline MCPS health insurance coverage, and/or your eligible dependents decline MCPS health insurance coverage.
 - New employees have 60 days following the date of employment to enroll in an FSA plan; otherwise enrollment occurs each fall for the upcoming calendar year. New employees must make FSA elections online via the BES. Access the system from the [ESS web page](#).
 - Employees who enrolled in an FSA during the 2024 calendar year should review the status of their account and make plans to use any projected balance by March 15, 2025. IRS regulations state that FSA balances cannot be transferred and that any amounts unused by the end of the plan year will be forfeited. Employees have until April 30, 2025, to submit claims for services rendered between January 1, 2024, and March 15, 2025.
 - In most cases, employees on paid or unpaid leave are not eligible to continue participation in an FSA. Participating employees who return from leave must reenroll within 60 days of returning to work. After reenrolling, you are only reimbursed for expenses incurred from the date you return to work.
- While on an approved leave of absence protected by the Family and Medical Leave Act (FMLA), you may choose to re-enroll in an FSA. To do so, complete and submit [MCPS Form 450-3, Flexible Spending Account Election](#) to have your FSA contributions direct billed to you.
 - Employees who begin leave, terminate employment, or retire will be reimbursed for qualified expenses incurred *prior* to beginning leave and/or separation of employment with MCPS. Claims for any plan year must be submitted for reimbursement by April 30 following the plan year.
 - To be considered, appeals for FSA accounts must be received within 90 days following April 30—the claim filing deadline.

How FSAs Work

IRS FSA plan regulations allow employees to set aside funds for qualified expenses incurred for healthcare and dependent care during each calendar year. Dependent care and medical spending accounts each feature their own savings limits, eligible expenses, and reimbursement procedures; both feature a yearly grace period for the reimbursement of claims.

DEPENDENT CARE ACCOUNTS

Participation Qualifications

In order to participate in a Dependent Care FSA, you must meet at least one of the following qualifications:

- You are a single parent who works full-time
- You and your spouse both work, and your spouse's annual income is greater than the amount you are claiming for dependent care
- Your spouse is enrolled full-time at an institution of higher learning
- Your spouse is medically disabled and cannot care for your dependents

Eligible Expenses

Dependent Care FSA eligible expenses include:

- Daycare for children under 13 years of age
- After-school programs
- Daycare in someone else's home
- Daycare provided by a non-dependent relative over the age of 19
- Daycare for dependents incapable of self-care
- Housekeeper who performs dependent care duties
- In-home care
- Licensed day care facility (child or adult)
- Nursery school
- Pre-school
- Summer camp (day camp only)
- Taxes paid, caregivers' wages

Ineligible Expenses

The following expenses are ***not*** eligible for reimbursement from a dependent care FSA:

- Daycare for a child 13 years of age and older
- A provider (either over or under age

19) whom you claim as a dependent on your income taxes

- A caregiver that does not provide a Social Security (SS) or Tax ID number
- Overnight camp costs
- Babysitting fees unrelated to work
- School expenses for kindergarten and higher grades
- Costs of long-term care services

Calculate Your Expenses

Estimate, to the best of your knowledge, how much you anticipate spending for dependent care while you work. Remember to account for vacations, holidays, and any adjustments for additional costs during the summer. Also, please include only those expenses that you will incur during the benefit plan year (January 1, 2025 through March 15, 2026).

Benefit Plan Year Total \$ _____

MEDICAL SPENDING ACCOUNTS

Even with medical, prescription, dental, and vision care coverage, you are likely to have health care expenses during the year. These expenses may include money you pay toward your deductible, copayments, and expenses that are higher than the scheduled insurance allowance amount. In addition to claiming out-of-pocket expenses for your own medical care, you may include expenses for your eligible dependents. Eligible dependents include your spouse (including a same-sex spouse), your children, and any other person considered to be an eligible dependent for federal income tax purposes, such as an elderly parent. You do not need to be a participant in the MCPS health plan to participate in a medical FSA.

Eligible and Ineligible Expenses

Eligible expenses generally include health care expenses that are not covered, or only partially covered, by your or your spouse's health plan(s). Please refer to the [Voya list of eligible expenses](#).

All expenses are subject to IRS regulation changes.

Calculate Your Expenses

To calculate your annual eligible expenses, you will need to determine your annual medical expense not covered by insurance. Ask yourself: What are the usual expenses

you anticipate you or your eligible dependents will incur during the plan year? Are there any additional expenses you anticipate, such as orthodontic treatment or Lasik eye surgery? Remember, the plan year dates are January 1 through March 15.

Use the “Medical Spending Account Annual Expense Worksheet” later in this document to help you plan for your annual medical expenses. You also will find an FSA Tax Savings Calculator on the [Voya website](#).

Medical Spending Account: Annual Expense Worksheet

Annual Medical Expenses

Insurance deductibles	\$ _____
Copayments	\$ _____
Immunizations	\$ _____
Prescription drugs (allergy shots, blood pressure, birth control pills, insulin, etc.)	\$ _____
Over-the-counter drugs	\$ _____
Hearing exams	\$ _____
Hearing aids	\$ _____
Other _____	\$ _____

Annual Dental Expenses

Insurance deductibles	\$ _____
Exams	\$ _____
Fillings	\$ _____
Bridges	\$ _____
Crowns	\$ _____
Dentures	\$ _____

Annual Vision Expenses

Exams	\$ _____
Lenses	\$ _____
Frames	\$ _____
Contact lenses	\$ _____
Saline/enzyme	\$ _____
Prescription sunglasses	\$ _____

Other

Special education tuition	\$ _____
Nursing care	\$ _____
Nutritionist	\$ _____
Chiropractor/rehabilitative therapy	\$ _____
Psychiatrist/family counseling	\$ _____
Other _____	\$ _____

ANNUAL TOTAL \$ _____

FSA GRACE PERIOD

For 2025 FSA accounts, the IRS FSA plan regulations allow employees to use their FSA funds for qualified expenses incurred for medical spending and dependent care for 2½ months following the end of the calendar year (December 31).

In order to maximize the value of your FSA, MCPS adopted the IRS amendment to the FSA “use-it-or-lose-it” rule. You have a **2½ month extension** at the end of the plan year to incur eligible health care expenses before forfeiting any unused funds. This means that you will be able to use 2025 dollars to pay for eligible expenses incurred in the first 2½ months (up to March 15th) of 2026. The deadline for submitting claims (“run out period”) for 2025 expenses is **April 30, 2026**.

For example, assume you have \$200 in your medical FSA on December 31, 2025. Before the IRS granted this extension, you would have been required to spend those funds on or before December 31, 2025, or lose them under the “use-it-or-lose-it” rule. But with the extension you can use 2025 spending account funds for prescriptions, doctor visits, or any other eligible expenses you incur through **March 15, 2026**. You will be able to submit these claims until **April 30, 2026**.

IMPORTANT DATES TO REMEMBER	FINAL DEADLINE
Grace Period: Final date to incur eligible health care expenses from your 2025 FSA without forfeiting your funds	March 15, 2026
Run Out Period: Final date to submit claims for reimbursement from your 2025 FSA	April 30, 2026

Reimbursement

As you incur eligible expenses during the grace period, you can submit those expenses to be reimbursed as you did during the plan year. (See *Accessing Your FSA Funds on page 4.*)

Any amount attributable to the previous plan year that remains unused after the end of the 2½ month grace period will be forfeited. You must file your claim(s) by April 30 to avoid forfeiting your previous plan year FSA funds.

To be considered, appeals for FSA accounts must be received within 90 days following April 30—the claim filing deadline.

The chart below identifies the current and previous plan year, extended plan period and filing deadline for the 2024 plan year and plan period and filing deadline for the 2025 plan year.

BEGINNING OF PLAN YEAR	END OF PLAN YEAR INCLUDING GRACE PERIOD	CLAIM FILING DEADLINE
January 1, 2024	March 15, 2025	April 30, 2025
January 1, 2025	March 15, 2026	April 30, 2026

Enrolling in an FSA

If you would like to enroll in a medical and/or dependent care FSA, you must:

1. Calculate your projected annual expenses by using the FSA information included in this guide.
2. Enroll online during benefits Open Enrollment, held each fall. Visit the [ESS web page](#) and click on the **Open Enrollment** link found under

the blue My Benefits banner. Log in using your Outlook username and password. Follow the on-screen instructions.

3. If you are a new employee, you must enroll online within 60 days of your hire date by visiting the [ESS web page](#) and clicking on the **Benefits enrollment for new employees** link under the blue My Benefits banner. Log in using your Outlook username and password and follow the on-screen instructions.
4. If you experience a qualifying life event, you have 60 days from the date of the event to enroll in the FSA plan. Those who experience a birth/adoption/legal guardianship, marriage or divorce, or loss of or gain of non-MCPS benefits must visit the [ESS web page](#) and click on the **Benefits enrollment/changes due to qualifying life event** link under the blue My Benefits banner. Log in using your Outlook username and password and follow the on-screen instructions to enroll. To enroll if you have a change of work status, return from long-term leave, or cancel your benefits when going on leave, you must complete [MCPS Form 450-3, Flexible Spending Account Election](#) and return it to ERSC by the appropriate deadline described earlier in this booklet.

Managing Your FSA

Voya administers the MCPS FSA plan. Customer service representatives are available to answer questions toll-free at 1-888-401-3539 or by online chat at the [Voya website](#) from 8:00 a.m. to 6:00 p.m. EST Monday through Thursday and from 8:00 a.m. to 5:00 p.m. EST on Fridays.

Voya offers an [interactive website](#). On this site, visitors can find FSA plan information, an up-to-date listing of eligible expenses, an interactive worksheet to help calculate your contributions, online claim forms, and log-in page to access your secure account.

Participants can also establish an account and submit claims and monitor FSA activity online.

Example of Tax-Saving Potential with FSAs

The following example illustrates the tax-saving potential of FSAs in some of the most common situations.

An employee earns \$24,000 per year and is in a 30 percent tax bracket (Federal, State, and FICA). He/she anticipates spending \$800 during the next calendar year in healthcare expenses for unreimbursed eyeglasses and dental visits for the family. He/she also has a young daughter and spends \$3,900 annually on daycare.

	WITHOUT FSAS	WITH FSAS
Gross annual salary	\$24,000	\$24,000
Pre-tax healthcare expenses	-	- 800
Pre-tax dependent care expenses	<u>-</u>	<u>- 3,900</u>
Taxable income	\$24,000	\$19,300
Income taxes @30% (federal, state, FICA)	- 7,200	<u>- 5,790</u>
After-tax healthcare expenses	- 800	
After-tax dependent care expenses	<u>- 3,900</u>	
Spendable income	\$12,100	\$13,510

Because less tax was withheld, this employee's take-home pay increased \$1,410 by participating in FSAs.

Please Note: Voya and MCPS do not assume responsibility for the accuracy of the above calculations or for the resulting tax savings, and are not in any way rendering tax advice.

Frequently Asked Questions

GENERAL PLAN INFORMATION

Q. Do I have to enroll each year?

A. Yes, if you wish to use either the dependent care and/or the medical FSA, you must reenroll during the annual Employee Benefits Open Enrollment held each fall.

Q. What is the difference between plan year and calendar year?

A. The *plan year* is determined for the purpose of incurring expenses (14½ month period beginning the first day of January). The *calendar year* determines the period of time you make contributions (12 months beginning the first day of January). For example 10-month employees have 20 deductions and 12-month employees have 26 deductions in a calendar year.

Q. When can I begin to submit claims for reimbursement?

A. You may begin to submit incurred expenses from the date you are enrolled in the FSA.

Q. Do FSAs comply with IRS regulations?

A. Yes. The plan is in compliance with Section 125 of the Internal Revenue Code and regulations.

Q. What records do I keep for tax purposes?

A. You maintain the same record-keeping procedure that you currently use for preparing year-end tax returns. You must retain copies of all receipts for paid expenses.

Q. What happens if I have a claim incurred during the plan year and do not submit the claim before the last day of the plan year?

A. You will have until April 30 following the plan year to submit receipts for reimbursement.

Q. What happens to my account balance if I don't use all the money deposited for the current year?

A. IRS "use it or lose it" rule states that you will forfeit any money left in the account after you have submitted claims for the entire year. Unused balances from all plan participants will be used to help defer the administrative costs of the plan. When identifying your expenses, be conservative and only include expenses you know will be incurred during the plan year.

Q. Will I be able to change the amount of money I set aside in my account(s) during the plan year?

A. Generally, you *may not change* the amounts until the next annual enrollment. However, the IRS will allow you to make changes during the year due to a qualifying life event. This includes: marriage or divorce, the gain or loss of a dependent, your spouse becoming eligible due to losing medical coverage, your spouse starting or stopping full-time employment. You have 60 days from the date of the qualifying life event to make changes.

Q. What happens if I resign or retire during the plan year?

A. You may only incur expenses up to the day of resignation or retirement. You will have until April 30 to submit expense receipts for services you received during your active employment with MCPS.

Q. How will salary reductions affect my Social Security Retirement Benefits or Earned Income Tax Credits?

A. Your wage base will be reduced, and therefore your expected Social Security retirement may also be minimally reduced. Individuals who can claim the Earned Income Tax Credit (EITC) should consider the impact their dependent care expenses would have on their EITC eligibility.

Q. What happens if my expenses are not as high as anticipated?

A. The IRS "use it or lose it" rule states that any money remaining in your FSA account at the end of the plan year will be forfeited. However, you will have until March 15 following the end of the plan year to incur expenses and until April 30 to submit those expense receipts for services you received during the plan year.

Q. Do I ever pay taxes on the money I put into medical or dependent care FSAs?

A. No. Money is put into these accounts before federal income taxes, Social Security taxes, state taxes (except Pennsylvania and New Jersey), and local taxes (except in some localities) are withheld. You do not pay taxes on money taken out of these accounts to pay eligible expenses.

MEDICAL SPENDING & DEPENDENT CARE FSAs

Q. Can my spouse and I sign up for both medical and dependent care flex accounts?

A. Yes. However, there is a combined family maximum contribution of \$5,000 annually for the Dependent Care FSA.

Q. May I use this account to pay for my spouse's deductibles and copayments if he/she is not covered by my group medical plan?

A. Yes. However, health insurance premiums deducted from your spouse's paycheck may not be reimbursed through your medical spending account.

Q. If my child's 13th birthday is this year, may I use the dependent care account for the entire year?

A. No. Only expenses you incurred before your dependent child reached the age of 13 are eligible for reimbursement.

Q. Are expenses for before-school and/or after-school care eligible under the dependent care account?

A. Yes. If a child under the age of 13 receives before- and/or after-school care at school, you must separate the cost of the before- and after-school care from the cost of the school. If this cost is not available separately, it will be pro-rated based on the number of hours your child spends in before- and after-school programs.

Q. Do I have to complete IRS Form 2441 if I am using the dependent care reimbursement account through Section 125, in lieu of a tax credit on my 1040 tax filing?

A. Yes. Instead of completing Part I and Part II, you would complete Part I and Part III of IRS Form 2441.

If you have additional questions, please contact Voya at 1-888-401-3539 or via their [website](#) to access the chat feature. Or, contact ERSC via [email](#) or telephone at 240-740-8100.

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