



LOUDOUN COUNTY PUBLIC SCHOOLS
Employee Health, Wellness and Benefits
21000 Education Court, Suite 319
Ashburn, VA 20148
(571) 252-1810 Fax (571) 252-1401

April 27, 2021

RE: Relief for Employees with a **Traditional Healthcare** Flexible Spending Account (FSA)

Our records indicate that you enrolled in a Traditional Healthcare FSA for plan year 2020 and/or 2021.

On December 27, 2020, the Consolidated Appropriations Act of 2021 was signed into law. The Act provides temporary special rules for Health and Dependent Care Flexible Spending Accounts (FSAs) that give employees additional time to use these funds.

As permitted by the Consolidated Appropriations Act of 2021, Loudoun County Public Schools will offer the following relief:

- **Balance Carryover** - Employees enrolled in a Traditional Healthcare FSA for plan year 2020 and/or 2021 will carryover all unused amounts remaining in the plan to the next plan year. In other words, unused funds from 2020 will carryover to 2021 and unused funds from 2021 will carryover to 2022.

Important Notes and Reminders:

- A Traditional Healthcare FSA can be used to pay for out-of-pocket healthcare expenses not reimbursed by your health care plan such as copays, medications, vision and dental care.
- NEW! Certain personal protective equipment purchased to prevent the spread of COVID-19, if purchased after January 1, 2020 and through the end of December 31, 2022, is eligible for reimbursement. See IRS Announcement 2021-7 for details.
- Funds not spent by December 31, 2021 and submitted for reimbursement by March 31, 2022 will rollover to plan year 2022.
- Annual elections are required for Flexible Spending Accounts. If you wish to participate in an FSA in 2022 you must enroll through Oracle Self-Service during Open Enrollment.
- As 100% of unused funds from 2020 and 2021 will carryover to 2022, please carefully consider your decision to enroll in a 2022 FSA. If you do not enroll in an FSA in 2022, rollover funds will remain available for use in 2022. Before enrolling, you should factor-in any carryover balances and the amount you will spend to avoid forfeitures.
- FSA funds in your account will be subject to the use it or lose it provision on December 31, 2022.

- If your employment with Loudoun County Public Schools terminates anytime during the plan year, only services provided up to your termination date will be accepted for reimbursement. For example, if you are a teacher not returning in the fall of 2021, eligible services would be those provided on or before your last day of work in June 2021.

Reimbursements

All FSA reimbursement requests must be submitted (1) online at www.mycigna.com or (2) by completing and sending a paper claim form to Cigna. Blank claim forms are available online at www.lcps.org on the Employee Health, Wellness and Benefits page under the [Flexible Spending Accounts](#) section. Please ensure that your reimbursement request is accompanied by the appropriate supporting documentation.

Traditional Healthcare Reimbursement Acceptable Documentation

- Prescription tags - **Please note:** cash register receipts are not acceptable
- Canceled checks are NOT eligible receipts
- Copy of Explanation of Benefits (EOB)
- If no EOB is available, please provide legible bill or receipts that clearly indicate:
 - Name and address of healthcare professional, facility or store
 - Name of person receiving the service
 - Detailed description of service or product
 - The date of service and the amount charged

Healthcare FSA Debit Card – Important Facts

- You can use your FSA debit card to access all your funds. Transactions are first posted to current year funds then carryover funds. In other words, carryover funds are accessed after current year funds are exhausted.
- If you do not enroll in an FSA for 2022, your debit card will be shut off December 31, 2020 - unless you have carryover funds. If carryover funds are available, your debit card will remain active until the account is depleted.
- You can use your FSA debit card to pay for point of sale purchases, bills that you receive in the mail and website transactions just as you might with a regular credit card. The card has a CVV (Card Verification Value) code on the back. The CVV may be requested for on-line transactions.
- Expect merchants to require appropriate security verifications when your card is used in person or online.
- You may be required to provide documentation to substantiate a debit card transaction. If you are asked to provide substantiation documentation, the

documentation can be emailed to expenses@cigna.com. If you do not provide acceptable documentation by the deadlines communicated, your debit card will be suspended until you provide the requested information.

- If a replacement card is requested, the previous card is immediately suspended.
- There are no fees for debit cards.
- You do not need a PIN as you cannot get cash with the FSA debit card.
- If you use your debit card to purchase an ineligible product or service, you will be required to reimburse your account the amount of the purchase or offset the expense with an eligible one. Failure to do so may result in your debit card being suspended. If your debit card is suspended, you will be required to pay out of pocket and submit claims through www.mycigna.com or by fax to Cigna directly.
- If you re-enroll in a Traditional Healthcare FSA for 2022 and already have a debit card that is not expired, your 2022 annual goal will be loaded to that card. A new card will not be issued.

General Information

- Register and log in to www.mycigna.com to view your account activity and current balance.
- If you have questions about your FSA or the information available at www.mycigna.com, please contact Cigna by phone at 1-800-244-6224. You can submit reimbursement requests via fax to 1-877-823-8953 or 1-859-410-2432.

Additional information about this plan, including the LCPS Healthcare FSA Summary Plan Description, claim forms and a list of eligible expenses, can be found on the [Flexible Spending Accounts](#) page of the Employee Health, Wellness and Benefits website.

The Employee Health, Wellness and Benefits Team can be reached at lcpshealthwellness@lcps.org or 571-252-1810.