

## Consolidated Appropriations Act (CAA) changes to Standard and Limited Health Care and Dependent Care Flexible Spending Accounts (FSA) with Summary of Material Modifications

This document is meant to try to explain the modifications being made to our Standard and Limited Health Care FSAs and our Dependent Care FSA as a result of the Consolidated Appropriations Act (CAA). The black text is my personal attempt to explain these changes more simply and clearly. The red italicized text is what I legally must provide to you as a Summary of Material Modifications.

*The Summary of Material Modifications is being issued to all BESTflex Plan participants and supplements the Garrett Evangelical Theological Seminary Cafeteria Plan Summary Plan Description as of September 1, 2020 to reflect plan changes. In light of the Consolidated Appropriations Act, 2021 the following changes will be permitted:*

### Health Care Standard and Limited FSAs

---

- **Change:** Previously, only up to \$550 not spent in one calendar year could be rolled over to the next plan year. We have changed our plan based on the CAA options, so that **employees will have their full unused balance transferred from 2020 to 2021 and then from 2021 to 2022.** This means you will not lose any unused funds over \$550 for 2020 or 2021. CAA only gives us the option to make this change for 2020 and 2021.

*For the Plan Year(s) ending December 31, 2020 and December 31, 2021, your Health Care FSA option includes rollover. The amount of available rollover into the subsequent plan year has temporarily increased from unused balances up to \$550 to rollover your entire unused balance. Please refer to your My Company Plan*

*([https://mygets.garrett.edu/ICS/icsfs/Plan\\_Document.pdf?target=9c9834af-1bf7-4fb5-bde2-1103c58d1e5c](https://mygets.garrett.edu/ICS/icsfs/Plan_Document.pdf?target=9c9834af-1bf7-4fb5-bde2-1103c58d1e5c)) and your BESTflex Plan Summary Plan Description*

*([https://mygets.garrett.edu/ICS/icsfs/Summary\\_Plan\\_Description.pdf?target=1ca457de-8049-4599-953b-dd107b57d450](https://mygets.garrett.edu/ICS/icsfs/Summary_Plan_Description.pdf?target=1ca457de-8049-4599-953b-dd107b57d450)) for more information about rollover.*

- **Change:** If you voluntarily leave the seminary or are terminated between January 1, 2021 through December 31, 2021, you can continue to incur expenses/receive reimbursement for expenses through the end of the plan year (December 31, 2021). This enables you to not lose any unused balance as of the last date of employment due to change in employment status.

*After a mid-year termination of a Health Care FSA (provided the loss of coverage was between January 1, 2021 and December 31, 2021), you can now temporarily continue to incur expenses for reimbursement from your Health Care FSA through the end of the plan year in which your participation ended under certain circumstances. The amount available for reimbursement of expenses is limited to the amount you contributed to the Plan as of your termination date. You may, alternatively, be offered and choose to elect COBRA continuation coverage if you wish to have access to your full election amount through the end of the plan year. All claims must be submitted for reimbursement by the end of the plan's standard runout period as identified in My Company Plan. See link above.*

- **Reminder:** The runout period for FSAs will remain the same January 1-March 31 each year. The runout period enables you to: 1) submit expenses for a prior calendar year until March 31 of the new plan year, and 2) submit expenses incurred during that 3-month period (Jan. 1 – March 31) against the prior year’s remaining balance. Any unused prior year balance after March 31 is then rolled over into the new calendar year. **This rollover takes place in early April, so that is when you will see the change in your online account.**
- **Reminder:** You must elect to contribute some amount to your standard health care FSA each year (even if only a \$1 per month) for funds to rollover into a standard health care FSA. If you do not elect to contribute to a standard health care FSA in a new plan year, then your standard health care FSA funds will rollover into a limited health care FSA. This is legally required since the Seminary provides both FSA and Health Saving Account (HSA) options. **If you did not contribute to a standard health care FSA in 2021, then as of early April your standard health care FSA funds will be automatically rolled over into a limited health care FSA.** Please visit this page of myGETS to see the expenses eligible for reimbursement for both standard and limited health care FSAs:  
<https://mygets.garrett.edu/ICS/Employees/Human Resources/Faculty/Benefits/Flexible Spending Plan.jnz>

## Dependent Care FSA

---

- **Change:** *The Dependent Care FSA age limit has been temporarily changed to 14 for your 2020 plan year for participants who made their Dependent Care FSA election in 2020. If your child turned 14 during the plan year, you can continue to use your Dependent Care FSA to pay for care through the end of that plan year.*
- **Change:** We have extended the grace period for dependent care FSA from 2.5 month (Jan. 1-March 15) to instead be a grace period of 5 months and 30 days (Jan. 1 – June 30). This means you have between January 1 to June 30 to submit expenses incurred in those months against your prior year’s dependent care balance. This is in hopes you can spend down your 2020 and 2021 balances so that you do not lose any unused balance. **You will not see the extended grace period reflected in your online account until after the normal grace period of Jan. 1- March 15 expires.**

*For the Plan Year(s) ending December 31, 2020 and December 31, 2021, your Dependent Care FSA option temporarily includes a grace period, which extends your plan year. The duration of the grace period has increased from 2 months and 15 days to 5 months and 30 days. This allows you to continue to incur eligible expenses until June 30 and submit them for reimbursement from your plan. Please refer to your My Company Plan ([https://mygets.garrett.edu/ICS/icsfs/Plan\\_Document.pdf?target=9c9834af-1bf7-4fb5-bde2-1103c58d1e5c](https://mygets.garrett.edu/ICS/icsfs/Plan_Document.pdf?target=9c9834af-1bf7-4fb5-bde2-1103c58d1e5c)) and your BESTflex Plan Summary Plan Description ([https://mygets.garrett.edu/ICS/icsfs/Summary\\_Plan\\_Description.pdf?target=1ca457de-8049-4599-953b-dd107b57d450](https://mygets.garrett.edu/ICS/icsfs/Summary_Plan_Description.pdf?target=1ca457de-8049-4599-953b-dd107b57d450)) for more information.*