

From: Fred Kowal <fkowal@uupmail.org>
Sent: Wednesday, November 8, 2023 2:42 PM
To: Fred Kowal <fkowal@uupmail.org>
Subject: 2024 FSA Open Enrollment

LINKS:

[FSA FLYER](#)
[FSA ENROLLMENT BOOK](#)

Dear Colleagues:

The time is now to enroll in the pre-tax Health Care Spending Account (HCSA), Dependent Care Advantage Account (DCAA), or Adoption Advantage Account for 2024! The Flex Spending Account (FSA) Open Enrollment period for the 2024 plan year began on November 1 and will end on December 11, 2023, at 11:59 pm ET. Employees who elect to enroll in these programs during open enrollment can save money on health care, dependent care, and/or adoption expenses by paying for them on a pre-tax basis.

The FSA programs are administered for New York State by Total Administrative Services Corporation (TASC) which offers enrollment online through Bentek at <https://www.mybentek.com/nysfsa/>. FSA enrollment lasts for only one year. All interested employees must enroll, or reenroll, during open enrollment to participate in the FSA for 2024. Employees can learn more about these programs at: oer.ny.gov/fsa.

Health Care Spending Account

Contributions to the Health Care Spending Account (HCSA) are made through pre-tax payroll deductions and may be used for eligible health care expenses that are not covered by a health insurance plan. The maximum annual contribution to the HCSA is \$3,050 for the 2024 plan year. Returning participants from the 2023 plan year will continue to use the debit card that was issued as it is good for four consecutive years. New participants will receive their debit card by January 1, 2024. Carryover of any unused 2023 HCSA contributions will continue. After the run-out period ends on March 31, 2024, up to \$610 of funds remaining in 2023 accounts will be carried over to participants' 2024 accounts for use during the 2024 plan year. Funds will be available in 2024 accounts by April 30, 2024.

Dependent Care Advantage Account

Employees may contribute up to \$5,000 per year per household in the DCAA through pre-tax payroll deductions for childcare, elder care, and disabled dependent care expenses. After eligible services have been received, enrolled employees can submit for reimbursement of those expenses on a pre-tax basis. The DCAA also includes an employer contribution to help pay for eligible dependent care expenses. The amount of

the employer contribution is income-sensitive and varies from \$500 to \$1,000 depending on the employee's annual income.

Adoption Advantage Account

Eligible state employees may contribute up to \$15,950 in the Adoption Advantage Account for the 2024 plan year. Contributions are made through pre-tax payroll deductions and may be used for expenses related to the adoption of an eligible child. The grace period for both the adoption and dependent care accounts will continue, any remaining funds from the 2023 plan year can be used to pay for expenses incurred between January 1, 2024, and March 15, 2024.

Chapter Presidents - please share the attached information widely with your members. If your campus has not done so already, please communicate with your campus HR department to assure that they also distribute this information to campus employees. If your members/co-workers have any additional questions about the FSA program you may also direct them to oer.ny.gov/fsa for additional information.

In solidarity,
Fred

Frederick E. Kowal, Ph.D.,
President