

Flexible Spending Accounts (FSA/LUFSA) Frequently Asked Questions (FAQ)

Effective **January 1, 2024**, FMOLHS will be transitioning from Payflex to Voya Financial as the administrator for the Flexible Spending Accounts (FSA/LUFSA). These frequently asked questions contain valuable information to support you during the transition period.

What does the change in FSA/LUFSA administrator mean to you?

If you did not enroll in FSA/LUFSA for 2024 but have an existing 2023 account balance at Payflex, your 2023 account will be transferred to Voya.

What will happen to my existing FSA/LUFSA account and debit card with Payflex?

You will have access to the remaining balance in your account with Payflex as well as use of your current Payflex debit card through December 14, 2023. Effective December 15, 2023, your Payflex debit card will be de-activated and no longer available for use. The transfer of the 2023 FSA/LUFSA account balance from Payflex to Voya will take place during a blackout period from December 15, 2023, to January 9, 2024.

What is a blackout period?

This is the period when your account information and assets are transferred from Payflex to Voya. The blackout period is necessary to ensure the accurate and timely transfer of account records from one recordkeeper to another. You will be able to access your Payflex account information and make changes at Payflex through **11:59 p.m. CST on December 14, 2023**. After that time, you will not have access to your 2023 FSA/LUFSA account balance and will not be able to make any account changes until the blackout period ends on January 9, 2024.

The blackout period does not affect your access to your 2024 FSA/LUFSA account balance with Voya or use of the flexible spending debit card issued by Voya.

How can I file claims for my 2023 Flexible Spending Account?

You can file claims with Payflex on or before December 14, 2023 by

- online at www.payflex.com
- Fax at 855-703-5305
- Mail at Payflex Systems USA, Inc Flex Claims Dept, PO BOX 981158 El Paso, TX 79998-1158

Any claims files with Payflex on or before December 14, 2023, will be processed by Payflex.

After December 14, 2023, you can file any 2023 claims with a service date in 2023 or a 2024 service date through March 15, 2024, with Voya. You can begin submitting claims

on or after December 15, 2023, but processing of such claims will not occur until the end of the black out period or January 9, 2024.

What is the deadline for filing claims for your 2023 Flexible Spending Account?

You will have until June 13, 2024, to file 2023 claims for qualifying flexible spending expenses incurred with a 2023 service date or service date in 2024 through March 15, 2024.

When will my 2024 Flexible Spending Account funds be available (if enrolled)?

Your 2024 Flexible Spending Account funds will be available on January 1, 2024, for any claims submitted online or via mail/fax. You will have access to your funds via your Voya flexible spending debit card no later than January 5, 2024 (or before if possible).

When will I receive my 2024 VOYA Flexible Spending Debit Card?

Your 2024 flexing spending debit card will arrive 15 days after your enrollment is processed by Voya which should occur on or before January 5, 2024.

You will be mailed two debit cards with instructions on how to activate your card. In addition, Voya will mail you a secure pin that can be used for online access to your account. The pin is not required for online access but provided as part of Voya's multifactor authentication process. The debit card and pin will come in separate envelopes with Voya logo.

What option is available if I need to access my 2024 funds and have not received my 2024 debit card?

You can choose to pay out of pocket for the qualifying medical expenses and submit a claim for reimbursement online at myhealthaccountsolutions.voya.com or via mail/fax.

You will first need to register your account and select your payment method. If you choose direct deposit and submit the required information for substantiation of the claim, you could receive your reimbursement within 1-3 business days.

Can I still access my Payflex FSA/LUFSA account information, such as claims or transactions, after my account is transferred to Voya?

Yes, you can access your account information with Payflex, including claims and transactions, after the end of the blackout period (on or before January 9, 2024) using your same online login credentials.

The chart below summarizes key dates for you to know.

Important date	What happens	What it means to you
December 14, 2023	If you have a 2023 FSA/LUFSA account, this is the last day to use your debit card and submit 2023 claims to Payflex.	Your debit card will be deactivated effective December 15, 2023. You will have access to any remaining 2023 account balance at the end of the blackout period. Payflex will process any claims submitted and received on and before December 14, 2023
December 15, 2023 – January 9, 2024	This is the blackout period when your 2023 FSA/LUFSA account balance transfers from Payflex to Voya.	You will not have access to your account information or transactions with Payflex. The blackout period does not affect your access to your 2024 FSA/LUFSA account balance with Voya or your flexible spending debit card issued by Voya.
January 1, 2024	If enrolled, your 2024 FSA/LUFSA account funds will be available for any claims submitted online or via fax/mail.	After you register your account online at Voya, you can file a claim online or via fax/mail for reimbursement of qualified flexible spending expenses for a 2024 service date.
January 5, 2024	If enrolled, your 2024 FSA/LUFSA account funds will be available on your debit card issued by Voya.	You can use your debit card issued by Voya to pay for qualified flexible spending expenses.
January 10, 2024 (or before if possible)	The blackout period ends.	You will be able to log into your account at myhealthaccountsolutions.voya.com and view your 2023 transferred balance. Voya will begin processing claims submitted after December 14, 2023, that

		qualify for use of the 2023 account funds. Be sure to review your account online.
March 15, 2024	The last day of the grace period to incur qualifying expenses after the Plan year ends on December 31, 2023.	The Plan will reimburse you for qualified flexible spending expenses which are incurred by you, your spouse, or your dependent on or before March 15, 2024, by first applying any remaining balance in your 2023 account. The grace period is only extended to those individuals who are active participants on the last day of the Plan Year.
June 13, 2024	The last day to file 2023 claim.	You have until June 13, 2024, to file a 2023 claim for reimbursement for qualifying flexible spending expenses incurred with a 2023 service date or a service date in 2024 through March 15, 2024.

Where do I get help if needed?

You can access any of the resources below for assistance.

- For account questions or claims submitted on or before December 14, 2023, visit Payflex at www.payflex.com or contact their Customer Contact Center at (844) 729-3539. Representatives are available Monday-Friday, 7 a.m. - 7 p.m. and Saturday, 9 a.m. - 2 p.m. (CST).
- For account questions or claims submitted after December 14, 2023, visit Voya at myhealthaccountsolutions.voya.com or contact their Customer Contact Center at (833) 232-4673. Representatives are available 24 hours a day, 7 days a week.
- For general benefit questions, contact askHR at (833) 482-7547 or askHR@fmolhs.org.