

Flexible Spending Accounts/ Health Savings Accounts

Flexible Spending Accounts

- **Health Care Flexible Spending Account** – participants can set aside pre-tax dollars to pay for certain eligible medical expenses
- **Limited Purpose Flexible Spending Account (LPFSA)** – participants can set aside pre-tax dollars to pay for certain eligible dental and vision expenses
- **Dependent Care Flexible Spending Account** – participants can set aside pre-tax dollars to pay for eligible child care expenses
- Additional information regarding these accounts can be found on the Benefits Library at: [Flexible Spending Account Information](#)

Health Savings Accounts

- **Health Savings Account (HSA)** is available to benefit-eligible employees at Marshfield Clinic Health System who are enrolled in a high deductible health plan (HDHP)
- Contributions are made by the employee on a pre-tax basis through payroll deduction
- Additional information regarding HSAs can be found on the Benefits Library at: [Health Savings Account Information](#)

FAQs

Plan Year

- What is the plan year for flexible spending accounts? April 1 through March 31.
- What is the plan year for health savings accounts? January 1 through December 31.

Third Party Administrator

- Who is the service provider for the flexible spending accounts? Diversified Benefits Services (DBS).
- Who is the service provider for the health savings accounts? Fidelity

Use of Accounts

- I'm currently enrolled in the Active Advantage plan and am contemplating moving to one of the HDHP plans. Can I still enroll in a Health Care Flexible Spending Account? Yes, you can. However, employees cannot be enrolled in a Health Care Flexible Spending Account and a HSA at the same time.
- If I have rollover funds in a Health Care Flexible Spending Account, can I contribute to a HSA? No. Not until all the funds in that Health Care Flexible Spending Account are reimbursed. Another option would be for you to move your Health Care Flexible Spending Account contributions to a LPFSA to cover eligible dental and vision expenses.
- Can I be enrolled in a LPFSA and a HSA at the same time? Yes, but you cannot be enrolled in a Health Care Flexible Spending Account and a HSA simultaneously.
- Can I enroll in a HSA if I'm not enrolled in a Marshfield Clinic Health System HDHP medical plan? No. In order to be eligible for a HSA, you must be enrolled in one of the Marshfield Clinic Health System HDHP medical plans.
- What happens to the money in my Health Care Flexible Spending Account that I was unable to spend last plan year? Your Health Care Flexible Spending Account allows you to carry over up to \$610 of unused funds from your current plan year to be spent in the new plan year.
- When can I change my HSA contribution amounts? Contribution amounts to a health savings account can be changed at any time during the plan year without a qualifying event.
- When can I make changes to the amount I'm contributing to my flexible spending account? Changes cannot be made to flexible spending account elections outside of open enrollment without a qualifying life event.

After reviewing the information posted on the Benefits Library, if you have specific questions regarding these pre-tax benefits, please email us at mcl.hr.benefits@marshfieldclinic.org or call 715-387-9375.



**Marshfield Clinic
Health System**