



## New York State Correctional Officers & Police Benevolent Association

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TO: NYSCOPBA Chief Sector Stewards

FROM: Sharon Smith, Health Benefits Specialist

DATE: April 1, 2020

RE: Changes to the Flexible Spending Account Program

We have been notified of some changes to the Flexible Spending Account Program that benefit members during this time.

The recently signed CARES Act (Coronavirus Aide Relief and Economic Security Act) enacts some changes to the Health Care Spending Account, as follows:

- (a) Over-the-counter drugs and medications can be paid for or reimbursed without a doctor's prescription; and
- (b) Menstrual care products are now considered a qualified medical expense and are eligible for payment or reimbursement. All expenses incurred after 12/31/19 qualify and the provision has no expiration date.

Wage Works is currently working on programming the debit card, as well as updating the list of qualified medical expenses to account for these changes. Programming should be completed soon. In the meantime, if a member incurs a cost for an item that is newly eligible that wasn't correctly adjudicated as FSA eligible, the claim can be submitted through the app or online.

Communication on these changes will be posted to GOER's website. Current members will also receive a communication.

In addition, the deadline for submitting for reimbursement for the Health Care Spending Account and the Dependent Care Advantage Account has been extended from March 31<sup>st</sup> to April 30<sup>th</sup> to allow members more time to submit claims for the 2019 plan year. Members with an account balance were mailed a notice with the new deadline.

There are no changes to the Dependent Care Account Program, but below is some helpful information.

Members can stop their DCAA deductions or change their election if they experience an eligible change in status. A change in care provider and/or a change in work schedule (for the member or their spouse) are events that will allow members to stop or reduce their deductions or even to newly enter the program. See website for eligible change in status information (<https://goer.ny.gov/dependent-care-advantage-account>). Members can submit their change or enroll online at <https://goer.ny.gov/enroll-online> or over the telephone (800-358-7202).

There is no limit to the number of changes the member can submit during the year. They may stop now and re-enroll over the summer or next fall with the occurrence of another change in status event until November 1<sup>st</sup>. (since only 24 payroll deductions are taken, they cannot make changes to payroll deductions after November 1<sup>st</sup>).

Reducing or stopping DCAA payroll contributions do not impact an existing DCAA balance. Any money contributed (including the employer contribution) to DCAAs remains in the accounts for employees to use during the plan year. If a member enrolled during open enrollment, anything in their DCAA remains in the account for them to use for any daycare expenses from 1/1/20 through 12/31/20. If they enrolled following a change in status, account funds may be accessed beginning with the change in status start date through 12/31/20.

Members can call the plan at 800-358-7202 with any questions they may have.

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cc: NYSCOPBA Executive Board  
NYSCOPBA Jt. Committee on Health Benefits