

**Summary of Benefit Recommendations/Modifications
Proposed for Flexible Spending Account Plan**

Source	Type of Change	Effective Date	Description	Purpose	Cost Impact	EBAC Recommendation	HR Recommendation
Gallagher/Navia - Legal Change	Legal Change	Applies to plan years ending 2020 & 2021.	Unrestricted Carryover of unused FSA funds through 2022. This would eliminate the \$550 carryover maximum.	This legal change is temporarily allowable per the Consolidated Appropriations Act. The provisions are intended to help employees access unused FSA balances who made decisions to participate and contribute to a health care or day care FSA prior to 2020, but have been unable to utilize eligible services or care during COVID outbreak.	No actuarial impact.	TBD	Yes
Gallagher/Navia - Legal Change	Legal Change	Applies to plan years ending 2020 & 2021.	Allowances for Terminated Employees	This legal change is temporarily allowable per the Consolidated Appropriations Act. Health FSA participants who terminate their employment during the 2020 or 2021 plan year can spend down their unused balances for expenses incurred through the end of the plan year in which the termination occurred as opposed to the last day of the month following their separation date.	No actuarial impact.	TBD	Yes
Gallagher/Navia - Legal Change	Legal Change	Applies to plan year ending in 2021.	Election Changes without Qualifying Status Events	This legal change is temporarily allowable per the Consolidated Appropriations Act. Employers can permit prospective changes in election amounts for health and dependent care FSAs for plan years ending in 2021 without a corresponding change in status event.	No actuarial impact.	TBD	Yes