December XX, 2015

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Dear HealthFlex Participant,

As of December 1, records indicated that you had an unspent balance of more than $500 in your 2015 health care flexible spending account (FSA, also called medical reimbursement account).

HealthFlex health care FSA “use it or lose it” rules have changed. New this year:

* You may now carry over **up to** **$500 maximum** from your 2015 health care FSA to apply toward 2016 eligible expenses.
* You have until **December 31, 2016** to spend the carried-over balance from 2015 (up to $500).
* Any **unspent balance over $500 can only be used for eligible expenses *incurred by December 31, 2015*—or will be forfeited**.

**Deadlines and Details**

* Claims for **2015** expenses must be filed by **April 30, 2016.**
* **Through April 30, 2016**—WageWorks may show your 2015 health care FSA balance as higher than $500. This is because your balance might include the carryover plus any remaining FSA money to be applied to your 2015 claims.
* **After the April 30, 2016 deadline for filing 2015 claims—any unspent 2015 FSA funds over $500 will be forfeited; unspent funds up to $500 will be moved to your 2016 FSA in May 2016.**

For more details, please read *Understanding FSAs*—on the HealthFlex/WebMD website ([**www.gbophb.org**](http://www.gbophb.org); log in to **HealthFlex/WebMD** and search under “**Details and FAQs**”).

**Please note:**

* These rules do not apply to dependent care FSAs (DCA). DCA monies must be spent during the plan year (i.e., 2015 DCA must be spent by December 31, 2015). The DCA policy is unchanged from previous years.
* If you elected the HealthFlex H1500 or H2000 plan with a health savings account (HSA) for 2016: any 2016 FSA claims will be limited to *dental or vision expenses only*.

Please contact WageWorks with questions at **1-877-WageWorks (1-877-924-3967)**.

Sincerely,

General Board of Pension and Health Benefits