



THE STATE OF FLORIDA
JUSTICE ADMINISTRATIVE COMMISSION

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MEMORANDUM HR33-2020

To: Agency Administrators
From: Carolyn Horwich, Esq., Director of Human Resources
Subject: Changes Impacting Spending and Savings Accounts
Date: December 30, 2020

Please see the attached Management Advisory from the Department of Management Services, Division of State Group Insurance.

The Advisory outlines important federal changes in the law that will affect spending and savings accounts for plan year 2021.

Please make sure to share the Advisory with all employees.

Thank you.




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Ron DeSantis, Governor
Jonathan R. Satter, Secretary

MANAGEMENT ADVISORY #20-016

DATE: December 30, 2020

TO: Agency Personnel Officers and Benefit Coordinators

FROM: Ryan Stokes, Interim Director 

SUBJECT: Federal Changes Impacting Spending and Savings Accounts

Federal changes provided by the [Consolidated Appropriations Act 2021](#), issued on December 27, 2020, impact employees enrolled in dependent care and healthcare flexible spending accounts (FSAs). The Division of State Group Insurance is taking advantage of the flexibility afforded to employer sponsored plans to help employees maximize use of their benefits. We ask that you share this information with your employees. **These changes apply ONLY through the 2021 plan year.**

For Healthcare FSAs and Limited Purpose Healthcare FSAs only:

- Carryover from 2020 Plan Year
Members may carry over any unused benefits from plan year 2020 to plan year 2021. Plan year 2020 carryover benefits must be used by December 31, 2021. No action is required by the employee. Balances will carry over automatically.
- Changes in Election Amount
For plan year 2021, members may prospectively change contribution amounts without a qualifying status change.
- Post-Termination Reimbursements from Health FSAs
A member who stops participating in the plan mid-year of 2021 may continue to receive reimbursements of their unused contributions through the end of the plan year. For example, a member who leaves employment April 1, 2021, may continue to receive reimbursements of their unused contributions through the end of 2021.

For Dependent Care Flexible Spending Accounts (DCFSA) only:

- Extension of Grace Periods
The grace period to incur eligible expenses applicable to plan year 2020 contributions is extended to December 31, 2021.

- Eligible Dependent
If a dependent "aged-out" during the pandemic, the maximum age the child is considered a qualifying dependent is changed from age 12 to age 13, if all of the following apply:
 - Member was enrolled in the DCFSA for plan year 2020.
 - Member had one or more dependents who attained age 13 during the plan year.
 - Member had an unused balance for plan year 2020 that can be used through the extended grace period of December 31, 2021.

- Changes in Election Amount
For 2021, members may prospectively change contribution amounts without a qualifying status change.

All previous updates referenced in [Management Advisory #20-005](#) that were effective until the end of the public health emergency are still in effect.

- QSC deadline extensions
- COBRA payment extension
- Appeal rights extension
- Flexible Spending Account Changes:
 - Carry-over limit increase
 - Run-out period

For questions related to the FSA changes, employees should review their account in the Chard Snyder system or contact Chard Snyder at 1(855) 824-9284. To access the Chard Snyder system, employees should either log in to the People First system and select the Chard Snyder quick link or use the Chard Snyder mobile application. For questions related to QSCs, employees should contact the People First Service Center at 1(866) 663-4735. For all other questions, employees should contact the Division of State Group Insurance at (850) 921-4600.