

Acclaris Flexible Spending Account FAQ



Congratulations on enrolling in a Flexible Spending Account (FSA), sponsored by General Dynamics and brought to you by Acclaris. Now that you have enrolled in your FSA, use this frequently asked questions (FAQ) guide to learn more about your account.

Frequently Asked Questions	Limited Use Healthcare FSA	Full Use Healthcare FSA	Dependent Care FSA
Will my Current Enrollment Carry Over into Next Year?	No, you must re-enroll every year.	No, you must re-enroll every year.	No, you must re-enroll every year.
Who Can Enroll?	If you expect to have out-of-pocket expenses for Vision or Dental services in the coming year and you and/or your spouse are contributing to a Health Savings Account (HSA) then a Limited Use FSA might be right for you.	If you expect to have out-of-pocket expenses for Medical, Vision or Dental services in the coming year and neither you nor your spouse are contributing to a Health Savings Account (HSA) then a Full Use FSA might be right for you.	If you have children under the age of 13 or adult dependents that require day or afterschool care then a Dependent Care FSA might be right for you. <i>You cannot use a Dependent Care FSA for Medical, Dental or Vision expenses.</i>
What are the IRS Contribution Limits?	\$2,550 Annual Per Employee Limit.	\$2,550 Annual Per Employee Limit.	\$5,000 Annual Household Limit.
Where Can I use my VISA Debit Card?	You can only use your VISA debit card for eligible Dental and Vision services at authorized merchant locations that accept VISA debit cards, based on your employer's plan guidelines. <i>You cannot use your Limited Use FSA for Medical expenses.</i>	You can use your VISA debit card for eligible Medical, Dental and Vision products and services at authorized merchant locations that accept VISA debit cards, based on your employer's plan guidelines.	You can use your debit card for eligible dependent care services at locations with valid Merchant Category Codes that accept VISA debit cards, based on your employer's plan guidelines. Examples of dependent care expenses may include but are not limited to: day and afterschool care. <i>You cannot use your Dependent Care FSA for Medical, Dental or Vision expenses.</i>
Can my Eligible Dependents Obtain a VISA Debit Card?	Yes, eligible dependents may request a card. Your dependent must be at least 18 years of age. Each eligible dependent will receive a card which must be individually activated.	Yes, eligible dependents may request a card. Your dependent must be at least 18 years of age. Each eligible dependent will receive a card which must be individually activated.	Yes, you may obtain a card for your spouse. Your spouse will receive a card which must be individually activated.
When can I Start Using my VISA Debit Card?	Your annual contribution amount is available in your account in January. You can begin filing Dental and Vision claims immediately.	Your annual contribution amount is available in your account in January. You can begin filing Medical, Dental and Vision claims immediately.	You can only use funds as they accumulate in your account. Your reimbursements/charges can never exceed the amount you have in your account.

Acclaris Flexible Spending Account FAQ



Frequently Asked Questions	Limited Use Healthcare FSA	Full Use Healthcare FSA	Dependent Care FSA
What Happens if my VISA Debit Card is Declined?	You can pay using a different form of payment, and submit a claim online, via the mobile app, by fax, or by mail.	You can pay using a different form of payment, and submit a claim online, via the mobile app, by fax, or by mail.	You can pay using a different form of payment, and submit a claim online, via the mobile app, by fax, or by mail.
Can I Change to a Different FSA During the Year?	You cannot change from a Limited Use to a Full Use during the year, even if you experience a life change.	You cannot change from a Full Use to a Limited Use during the year, even if you experience a life change.	With certain life changes you can add or drop the coverage.
Can I Change my Contributions During the Year?	With certain life changes you can change the amount you contribute.	With certain life changes you can change the amount you contribute.	With certain life changes you can change the amount you contribute.
When is the deadline for filing claims incurred during the previous calendar year?	You can submit claims for reimbursement through March 31st of the current calendar year for eligible services incurred during the previous calendar year.	You can submit claims for reimbursement through March 31st of the current calendar year for eligible services incurred during the previous calendar year.	You can submit claims for reimbursement through March 31st of the current calendar year for eligible services incurred during the previous calendar year.
What happens if I still have money in my FSA after I have submitted all of my eligible claims incurred during the previous calendar year?	<p>If you have a previous year balance as of March 31st of the current calendar year, up to \$500 can be carried over into the current calendar year to use for claims incurred in the current calendar year. Any unused funds from previous year in excess of the \$500 carryover will be forfeited. The carryover funds do NOT limit your ability to contribute the full \$2,550 to your Healthcare FSA in the current calendar year.</p> <p>Example:</p> <p>2016 Healthcare FSA Carryover — \$500 2017 Healthcare FSA Election — <u>\$2550</u> 2017 Healthcare FSA Available Amount = \$3050</p>	<p>If you have a previous year balance as of March 31st of the current calendar year, up to \$500 can be carried over into the current calendar year to use for claims incurred in the current calendar year. Any unused funds from previous year in excess of the \$500 carryover will be forfeited. The carryover funds do NOT limit your ability to contribute the full \$2,550 to your Healthcare FSA in the current calendar year.</p> <p>Example:</p> <p>2016 Healthcare FSA Carryover — \$500 2017 Healthcare FSA Election — <u>\$2550</u> 2017 Healthcare FSA Available Amount = \$3050</p>	This is a <i>Use It or Lose It Account</i> . Any funds from the previous year still remaining after March 31st will be forfeited.

Questions about your Acclaris Account?

Website: You can login to submit claims, and view your claim transactions and account status, 24 hours a day, 7 days a week at <https://acclaris.participantportal.com>.

Phone: Still have a question? Call Acclaris at 1-877-336-5103 Monday through Friday between 8:00AM and 8:00PM ET.