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Subject: Open Enrollment Message from PEBB 11.06.24
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Flexible Spending Arrangement (FSA), Limited Purpose FSA, and Dependent Care Assistance Program (DCAP)

FSAs allow you to set aside pretax money from your paycheck to pay for out-of-pocket health care costs. DCAP allows you to set aside pretax money from your paycheck to pay for qualifying childcare or elder care expenses. If you are participating in the FSA (formerly known as Medical FSA), Limited Purpose FSA, or DCAP for 2025, you must enroll during annual open enrollment even if you are not changing your contribution amount.

Don't wait until the last minute! The PEBB OE deadline is closer than you think. Navia Benefit Solutions **must receive** your enrollment **no later than November 25, 2024**.

The minimum contribution amount for the FSA and Limited Purpose FSA in 2025 is \$120 and the maximum is \$3,200. The maximum annual amount for DCAP in 2024 is \$5,000 per household (\$2,500 each if you and your spouse file separate tax returns).

How to enroll

You may enroll **one** of two ways:

- Log in and enroll on the [Navia Benefit Solutions](#) website
- Complete Navia's [2025 Annual Open Enrollment form](#), available on Navia's [Forms & Documents webpage](#), and submit it as instructed on the form.

Navia Benefit Solutions must receive your enrollment **no later than November 25, 2024**.

FSA and CDHPs don't mix

If you enroll in both an FSA and a consumer-directed health plan (CDHP), you will be automatically disenrolled from the FSA. You or your spouse or state-registered domestic partner cannot have both an FSA and a CDHP with a health savings account (HSA) in the same year.

If you have a CDHP with an HSA, you can enroll in a Limited Purpose FSA for eligible dental and vision expenses.

FSA funds may carry over

If you are enrolled in an FSA for 2024, unused funds up to \$640 may carry over and be used for 2025. IRS rules require that any amount over \$640 be forfeited to the plan administrator, the Health Care Authority. The minimum carryover amount is \$120. Any amount under \$120 will be forfeited unless you enroll in an FSA for 2025.

Deadlines for claims

All 2024 FSA expenses must be incurred by December 31, 2024. You must submit all 2024 claims to Navia Benefit Solutions for reimbursement by March 31, 2025.

DCAP enrollees have until December 31, 2024, to incur expenses against their 2024 DCAP funds. You must submit all 2024 claims to Navia Benefit Solutions for reimbursement by March 31, 2025.

\$250 FSA contribution for represented employees

If you're a represented employee earning \$60,000 or less annually as of November 1, 2024, you might qualify for a \$250 FSA contribution from your employer in January 2025, as per your collective bargaining agreement (CBA). This won't be deducted from your paycheck and requires no action. If you have at least \$120 left in your FSA from 2024, the leftover amount (up to \$640) will carry over to an FSA for 2025. If you enroll in a CDHP with an HSA and still have at least \$120 in your FSA from the previous year, the leftover amount will be converted to a Limited Purpose FSA. For more information, please visit the [CBA FAQs](#).

For more information

Find out more on the PEBB Program's [Flexible Spending Arrangements](#) and [Dependent Care Assistance Program](#) webpages or contact Navia at 1-800-669-3539 from 5 a.m. to 5 p.m. PST, Monday through Friday.

[Navia Benefit Solutions website](#)