



## Understanding Your Flexible Spending Account Plan

Flexible Spending Account (FSA) plans are great, but we don't want you to lose any funds at the end of the plan year. To properly use your plan, you have some important deadlines to keep in mind regarding your Healthcare FSA.

- Our plan year ends on December 31<sup>st</sup> each year
- We have a grace period until March 15<sup>th</sup> to incur expenses under the previous plan year
- Under the grace period, you will have until March 31<sup>st</sup> to file claims for health expenses incurred during the previous plan year
- After these dates, any funds remaining in your account will be forfeited

Should you leave the company before the plan year ends, you will have 90 days from your termination date to incur and submit any eligible FSA expenses. However, if you have funds remaining in your FSA account after the time of your termination, you can elect COBRA to access your remaining healthcare FSA funds after the 90 days.

Our FSA account is administered by Discovery Benefits. To check your FSA balance, review a list of eligible items, or to manage your account, please log on to the Discovery website at [discoverybenefits.com](https://discoverybenefits.com) or call 866-451-3399.