

HOW THE CARRY FORWARD WORKS



The carry forward feature helps you spend unused Health FSA dollars. Below we uncover the ins and outs of how it works with your plan.

What is the Health FSA Carry Forward?

Employees who enroll in the Health Care FSA no longer have to worry as much about losing unused funds at the end of the plan year! Participants can roll unused funds - up to \$500 - into the next plan year. Your carry forward account will continue to roll over until the amount is exhausted.

PLEASE NOTE: The carry forward provision is an optional feature your employer can choose to add to your Health FSA. Check with your employer to see if your plan offers the carry forward provision.

Carry Forward Example

Let's say you have a current balance of \$1,000 in your 2020 Health FSA. You also have a carry forward balance from your 2019 account totaling \$250.

You swipe your P&A Benefits Card for \$100 at your doctor's office on February 3, 2020. Your Benefits Card will extract \$100 from your 2020 Health FSA first. The card will continue to extract funds from your 2020 Health FSA until the account is exhausted. Then, once your 2020 account is depleted, the Benefits Card will extract funds from your 2019 Carry Forward Account.

Questions?

HRS: Monday - Friday, 8:30 am - 10:00 pm ET

PH: (800) 688-2611

WEB: padmin.com

How Claims Will Be Paid

- If you have a balance in your 2019 account, you can submit claims for expenses incurred in 2019 until your 2019 run-out period ends. Please check your Summary Plan Description (SPD) or with your employer for your FSA plan dates.
- After your run-out period for 2019 ends, any leftover money in the 2019 FSA will be available in a new account labeled 2020 FSA Carry Forward.
- Claims with dates of service in 2020 pay from the 2020 FSA first, then (when funds are exhausted) the 2019 FSA Carry Forward Account.

Important tips

- Your Benefits Card will automatically know which account to deduct from!
- **Your current 2020 account will always be used first for 2020 expenses. Only when your account is exhausted will your Carry Forward Account be used.**
- Check your account balance anytime by logging into your account at padmin.com or by downloading our app. To get the app, search "P&A Group" on the [App Store](#) or [Google Play](#).

