



Health Benefits

Together, we are working toward a *healthier community*



On December 27, 2020, in response to the COVID-19 pandemic, Congress passed the Consolidated Appropriations Act of 2021. This Act provides additional temporary relief to Health Flexible Spending Accounts and Dependent Care Flexible Spending Accounts. Below are the provisions the State of Maryland has temporarily added to your plan.

Your Grace Period is Extended by 12 Months

A grace period gives you additional time to incur eligible FSA expenses and use your funds. Your Healthcare FSA grace period is typically March 15. Under the new provision, however, your grace period is extended for 12 months after the plan year ends, December 31.

TEMPORARILY ADDING THE GRACE PERIOD TO YOUR DEPENDENT DAYCARE FSA

To provide more relief for Dependent Daycare FSA participants, the state is temporarily adding the grace period provision to this account.

ADDITIONAL TIME TO USE YOUR ACCOUNT

With the extension of the grace period, you have significantly more time to use your Dependent Daycare and Healthcare FSA and exhaust your funds.

- For the 2021 plan year, your plan began on January 1, 2021 and will end on December 31, 2021. With the temporary 12 month extension, your 2021 FSA will be extended to December 31, 2022. This means you have from January 1, 2021 - December 31, 2022 to spend your 2021 Dependent Daycare FSA and Healthcare FSA funds.

TEMPORARY NEW RUN-OUT PERIOD

Your run-out period is the period of time after a plan ends when you can submit claims for expenses incurred during the plan year. Because your grace period is temporarily extended, your run-out period will also be temporarily altered.

- For the 2021 plan, your run-out date is extended to April 15, 2023.

How Your Claims Will Be Processed

- Please note: when using your 2021 account, the dates of service must be between January 1, 2021 - December 31, 2022 for all Benefits Card transactions.