Flex Open Enrollment 2027

FREQUENTLY ASKED QUESTIONS

WHAT BENEFITS CAN BE CHANGED DURING FLEX OPEN ENROLLMENT?

Flex Open Enrollment is a two-week period of time when benefit-eligible employees can elect a **Flexible Spending Account (FSA)** for the upcoming calendar year.

***This is not the time to make changes to medical, dental, vision, or life insurance elections*.**

WHEN DOES THE NEW PLAN YEAR START FOR ELECTIONS MADE DURING FLEX OPEN ENROLLMENT?

Flexible Spending Accounts run on a calendar year (January 1 – December 31). New FSA elections will go into effect on January 1, 2027.

WHAT IS A FLEXIBLE SPENDING ACCOUNT?

Flex accounts are reimbursement accounts that help you save on taxes when paying for certain medical and dependent care (daycare) expenses. If you regularly have out-of-pocket expenses for healthcare and/or dependent care, then flex accounts may save you money. **Flex accounts are optional.**

I CURRENTLY HAVE AN FSA FOR 2026. DO I HAVE TO RE-ENROLL FOR 2027 IF I WANT AN ACCOUNT?

Yes! Flex accounts must be elected each year.

I DO NOT WANT A FLEX ACCOUNT FOR 2027. DO I HAVE TO DO ANYTHING?

No. If you do not wish to enroll in an FSA for the upcoming year, you do not need to go to the EASE enrollment site for any reason.

HOW DO I KNOW IF I AM ELIGIBLE TO ELECT AN FSA?

If you are eligible for medical insurance with the district, then you are eligible to participate in Flex. You do not have to be enrolled in the district's medical insurance to participate in Flex.

Please note: If you or your spouse currently have access to a Health Savings Account (HSA - not an HRA), you may not be eligible to enroll in a flex account with Eden Prairie Schools. If this applies to you, please contact the administrator of the HSA for guidance.

HOW DOES A FLEX ACCOUNT WORK?

Flex dollars are deducted from your paycheck and put into your account *before* federal, state, and FICA taxes are calculated resulting in lowered taxable income. During the plan year, as you incur eligible medical and/or dependent care expenses, you submit receipts for reimbursement from your account or use your FSA debit card. Because you are reimbursed out of an account that is never subject to taxes, the bottom line is that ***you pay fewer taxes*** on your total earnings.

WHAT TYPES OF FLEX ACCOUNTS ARE AVAILABLE?

Eden Prairie Schools provides two flex account options: Medical FSA and Dependent Care (daycare) FSA.

Medical FSA: The annual limit for 2027 is **$3,500** and is a per participant maximum election limit. Therefore, if you and your spouse both participate in your respective employer's Flex medical plans, you may have a combined household pre-tax contribution of up to $7,000 for the taxable year, but neither of you may contribute more than $3,500 per person. Your entire annual election is available to you on the first day of the plan year. You do not have to wait until it has been deducted from your paycheck to access those funds.

Dependent Care FSA: The maximum election limit is **$7,500** per household. Therefore, if you and your spouse both participate in your respective employer's Flex Dependent Care plans, you may have a combined household pre-tax contribution of $7,500 for the taxable year. Your election is available for reimbursement once funds are deposited into your account.

WHAT EXPENSES CAN BE REIMBURSED FROM A MEDICAL FSA?

Eligible expenses include office visit copays, Rx copays, deductible amounts, co-insurance, dental work, orthodontia, glasses, contacts, over-the-counter medications, band aids, feminine hygiene products, and more! A more comprehensive list can be found on the OneBridge website portal.yourwaybenefits.com. This also includes eligible expenses for ***yourself, your spouse, and dependent children to age 26***, even if those expenses are not incurred through our district medical, dental, or vision plans.

WHAT EXPENSES CAN BE REIMBURSED FROM A DEPENDENT CARE FSA?

Eligible expenses include but are not limited to: Daycare in a licensed daycare center, before and after school care, and daycare services inside your home (but not provided by your spouse or a person you claim as a dependent on your taxes). Your care provider must report the expenses as income to the IRS on their taxes in order for them to be eligible for reimbursement from your flex account. To qualify, the dependent care must be necessary in order for you to go to work, and if you are married, for your spouse to work or attend school full-time.

WHO ARE ELIGIBLE DEPENDENTS UNDER THE DEPENDENT CARE FSA?

Eligible dependents include:

- Dependent children under age 13
- Dependents who you may claim as a tax exemption on your federal income tax return who are physically or mentally unable to care for themselves
- A spouse who is mentally or physically incapable of caring for him or herself

HOW DO I ACCESS MY FSA?

OneBridge is the name of the company that administers our Flexible Spending Accounts with accounts branded as "YourWayFSA". If you elect an account during Flex Open Enrollment, you will receive a communication from OneBridge by the end of December confirming your election and providing you with login information to access your online account. If you are new to OneBridge, you will also receive a debit card in the mail. The OneBridge debit card gives you instant access to your FSA funds at the point of service. These are debit cards so you will only have access to the funds in your account at the time of purchase. If your expense exceeds the balance in your account, the transaction will be denied.

I USED MY DEBIT CARD TO PAY FOR AN ELIGIBLE EXPENSE. DO I NEED TO DO ANYTHING ELSE?

You *may* need to submit your explanation of benefits (EOB) or a receipt as documentation of the card use. OneBridge has all of Eden Prairie Schools' defined office visit and Rx copays loaded in their system so when you use your debit card for these services you most likely will not be asked for a receipt. However, you should still keep all documentation for your personal income tax files. *If you use your card to pay for a service, you should not also file that claim online or by paper; the use of your card automatically files the claim for you.* If documentation is needed, OneBridge will send you a notification following your debit card transaction. The reminder will be sent to the email address they have on file for you or to the mobile app if you have it linked to your account. The reminder will include all information on the transaction needing documentation. *If you do not respond, your debit card will be deactivated which will result in you owing the district the amount not validated.*

I ALREADY HAVE AN INTEGRATED VEBA. CAN I ELECT A FLEX ACCOUNT TOO?

Employees are able to have both an Integrated VEBA and a Flex account with Eden Prairie Schools. If you have both an FSA and an Integrated VEBA with the District, you will have access to both accounts by using your debit card. Your card will be "stacked" with flex dollars spent first on medical expenses since they are "use it or lose it" dollars.

HOW DO I ENROLL?

All eligible employees received an email on November 16th from **Benefits@edenpr.org** titled **"Flex Open Enrollment 2027 – Welcome to Ease"** containing a link to access your personalized enrollment page provided by EASE. (This is not spam, so please do not delete it!)

- Your username is your long district email address (example: jane_doe@edenpr.k12.mn.us)
  - If you have never logged in before, you will be prompted to create a password the first time you log in.
  - If you logged in previously, your password will be the one you previously created. If you do not recall your password, click on "Forgot?" to reset it.
- If you need assistance with the enrollment process, **Online Enrollment Instructions** are posted on the Staff Portal under *Staff > Benefits > Flex Open Enrollment*.
- ***It is highly recommended that you print your summary prior to signing off on your final elections.*** You will receive a confirmation email once your election is submitted, but it will not state the type of account or amounts you elect.
- If you encounter login issues, please email Benefits@edenpr.org.

I COMPLETED MY ENROLLMENT ONLINE BUT DID NOT RECEIVE A CONFIRMATION EMAIL. AM I ENROLLED?

If you did not receive a confirmation email after completing your online enrollment, your enrollment is not complete. Log back into the EASE website (Username: firstname_lastname@edenpr.k12.mn.us) and make sure you complete all the necessary enrollment steps.

CAN I CHANGE MY ELECTION IN THE MIDDLE OF 2027?

Flexible Spending Account elections are irrevocable. However, if you experience a mid-year Family Status Change (marriage, divorce, birth, adoption, etc.), you may be able to make a change to your election. If you experience a mid-year change, notification must be made to Human Resources no later than 30 days after the date of event.

WHAT IF I DON'T USE ALL MY ELECTION BY DECEMBER 31ST?

Eden Prairie's Flex plan year runs from January 1 – December 31. Claims must be incurred by December 31st and submitted for reimbursement by the following March 30th. Flex accounts are typically ***use it or lose it*** accounts. However, a Rollover provision is included in our Medical FSA plan allowing for up to $700 of your unused balance at the end of 2027 to automatically rollover to the next plan year.

WHAT IF I PLAN TO RETIRE DURING 2027? CAN I STILL ELECT A MEDICAL FSA?

Yes, you are still eligible to elect an FSA for 2027 even if you leave the district mid-year. Your annual election will still be divided over your regular annual number of paychecks (18, 20, or 24) and regular contributions will continue until you retire. Upon your retirement, the district looks at how much you have contributed to your Medical FSA compared to the dollar amount of reimbursements you have received from OneBridge:

If your CONTRIBUTIONS > REIMBURSEMENTS

- You can elect to continue your Medical FSA through COBRA until the end of the calendar year
- Post-tax payments would be made by you to keep the account open allowing you to submit claims for funds that would otherwise have been lost

If your CONTRIBUTIONS < REIMBURSEMENTS

- COBRA will not be offered
- You will not owe the difference back to the district