

FSAFEDS “Use or Lose” Deadline and Carryover Policy

This notice provides an overview of the “use or lose” rule and the carryover policy for the Federal Flexible Spending Account (FSAFEDS) Program. FSAFEDS is a pretax benefit program offered to eligible federal employees. The following are the three types of Flexible Spending Accounts (FSAs) available:

- Health Care FSA (HCFSA)
- Limited Expense HCFSA (LEX HCFSA)
- Dependent Care FSA (DCFSA)

What’s new for 2022?

Recent legislation allowed carryover of all remaining funds in a participant’s Plan Year 2021 Health Care Flexible Spending Account (HCFSA) or Limited Expense Health Care Flexible Spending Account (LEX HCFSA) if you re-enrolled in the same account(s) in Plan Year 2022.

What do I need to know about my Dependent Care FSA funds?

The use or lose rule applies to DCFASAs. By law, DCFASAs cannot use a carryover policy. Use or lose refers to an Internal Revenue Service (IRS) requirement that states if you do not spend all of the money you placed into your DCFSA during 2021 by March 15, 2022, any money remaining in the account will be forfeited because it cannot be rolled over or refunded to you. Neither the Office of Personnel Management (OPM) nor the National Aeronautics and Space Administration (NASA) has the authority to make any exception to this IRS rule.

Note: DCFASAs allow an additional 2½ months’ grace period (through March 15, 2022) to incur dependent care expenses against your 2021 benefit period. You have until midnight eastern time (ET) on April 30, 2022, to file claims for reimbursement for eligible expenses incurred during the previous benefit period. Refer to the instructions at the end of this notice for submitting your receipts.

What do I need to know about my Health Care FSA funds?

Rather than a grace period, HCFASAs allowed carryover of all remaining funds in an HCFSA or LEX HCFSA to the 2022 Benefit Period if you re-enrolled in the same account(s) during Open Season for the new benefit year, which began Jan. 1, 2022. All eligible expenses for 2021 must have been incurred by Dec. 31, 2021, and those claims may be submitted up until midnight ET on April 30, 2022.

Carryover Policy Overview:

- For you to be eligible to use carryover funds, both of the following conditions must apply:
 - As of Dec. 31, 2021, you had a remaining Health Care FSA balance.
 - You are re-enrolled in an FSAFEDS Health Care FSA for 2022.
- If carryover applies to you:

- All remaining funds in an HCFSA or LEX HCFSA carried over to the 2022 Benefit Period if you re-enrolled in the same account(s) during Open Season for the 2022 benefits year. A balance in a DCFSA did NOT roll over.
- If you did not re-enroll in these FSAs, all unused funds were forfeited at the end of the 2021 Benefit Period, and you were not be eligible to carry over any balance.

Important: Be sure you submit 2021 expenses before submitting 2022 expenses because claims are processed in the order in which they are received. If you use all 2021 carryover funds, your 2022 funds cannot be used for 2021 expenses.

What is the deadline for submitting my 2021 receipts and how do I submit them?

You have until midnight ET on April 30, 2022, to submit claims for expenses incurred by Dec. 31, 2021. To file a claim, visit the FSAFEDS website, then click the **FILE A CLAIM** tab. Claims and supporting documentation may be submitted using any of the following methods:

- **Online**
 - Visit <https://www.fsafeds.com>.
 - Click the **Log In** tab, log into your account, and click the **Submit Receipt or Claim** button.
 - Follow the step-by-step instructions.
- **FSAFEDS App**
 - Download the FSAFEDS app from the Apple App Store or Google Play and follow the prompts.
- **Mail**
 - The FSAFEDS claim forms are available at: <https://www.fsafeds.com>. Under the **FILE A CLAIM** tab, click the **Health Care Claim Form (PDF)** or the **Dependent Care Claim Form (PDF)** option.
 - Mail forms with a postmark no later than April 30, 2022, to:
FSAFEDS Program–Claims
P.O. Box 14127
Lexington, KY 40512-4127
 - Do not send original receipts with your submission; please send copies only.
- **Fax**
 - The FSAFEDS claim forms are available at: <https://www.fsafeds.com>. Under the **FILE A CLAIM** tab, click the **Health Care Claim Form (PDF)** or the **Dependent Care Claim Form (PDF)** option.
 - Fax your completed form and copies of itemized receipts to 866-643-2245.

For more information regarding your FSA, account balances, billing, and supporting documentation requirements, please visit: <https://www.fsafeds.com>. You may speak to an FSAFEDS Benefits Counselor by phone at 877-FSAFEDS (877-372-3337).

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For questions concerning this notice, contact:
NASA Shared Services Center (NSSC) Customer Contact Center
877-677-2123 (877-NSSC123) or nssc-contactcenter@nasa.gov

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