

## Medical FSA Carry Over FAQs

*(Dependent Care Accounts, per IRS regulations, are NOT eligible for carryover)*

### How much is eligible to carry over each year from my medical FSA account?

\$500

### How does it work?

At the conclusion of the benefit year (June 30), if you have a balance in your Medical FSA account, PNC Bank will automatically roll over that balance (up to the maximum of \$500) to the next plan year Medical FSA. Any balance greater than \$500 will remain in the current plan year's account for 90 days at which time, if no additional requests are received, the money is forfeited.

### What if I want to submit a claim for the previous year's benefit year after July 1?

Per our plan you have 90 calendar days (final filing date for 2018/19 is September 28) to submit your reimbursement request for any previous year's services. If you need to file a claim for a date of service that occurred from the previous year's benefit period (July 1 – June 30); you can file a claim on your employee portal (<https://participant.pncbenefitplus.com>) or by [paper form](#). If you have funds rolling forward to the next plan year, once your claim is approved, PNC will roll funds "backwards" to the previous plan year, if needed, to pay out the approved claim.

### What happens if I use my debit card after July 1 for a service date for the previous benefit year?

If you use your debit card, this won't file a claim in the previous plan year, the debit card only works for the current plan year. If the debit card was used, and a claim was filed in the new plan year, you will need to contact PNC's consumer services department, and you will be provided with the below options:

1. PNC will attempt to move the claim to the previous plan year.
2. If PNC is unable to move the claim to the previous plan year, you will need to file a claim in the correct plan year and provide repayment back for the claim that was filed under the wrong plan year.

### What is PNC's contact information?

#### Consumer Services:

Phone: 844-356-9993

Email: [pncbenefitplus@healthaccountservices.com](mailto:pncbenefitplus@healthaccountservices.com)

### What happens to money that is forfeited?

Per IRS guidelines; all forfeited money is provided to the employer which is then used to offset the administration fees for offering the plan.