

## **Medical Flexible Spending Account Plan (MEDFLEX)**

During 2020, the COVID-19 pandemic prevented many employees from spending funds set aside in the Medical Flexible Spending Account Plan (MEDFLEX) because dependent care facilities were closed, and in-person medical or dental appointments were discontinued. As a result, many employees ended 2020 with unused funds that would otherwise be forfeited without this relief. As such, the measures described below have been established for the 2021 flexible spending account programs.

### **TEMPORARY PROVISIONS AFFECTING MEDFLEX**

#### **A. Increase in Carry-Over Amount.**

Under current Plan rules, MEDFLEX funds in excess of \$550 would be forfeited if a plan member employee failed to submit claims for reimbursement by March 31<sup>st</sup>. New legislation allows the Plan to authorize carryover of all unused funds from Plan Year 2020 to Plan Year 2021. The Comptroller has authorized this change, which will give employees an opportunity to use MEDFLEX funds set aside for medical/dental services in 2020. An employee who enrolled in the MEDFLEX for Plan Year 2021 will have all unspent 2020 Plan Year funds carried over to his/her balance

For employees who did not enroll in MEDFLEX for Plan Year 2021, we will continue the practice of forfeiting any unclaimed balance of less than \$25.00 as of March 31, 2021 to avoid the administrative expense of carrying MEDFLEX accounts with small balances.

#### **B. Mid-Year Election Changes Permitted**

1. **Mid-Year Enrollment Permitted.** Employees that did not sign up to participate in MEDFLEX for Plan Year 2021 will now have the opportunity to enroll for the remainder of the current Plan Year without demonstrating a qualifying status change.

2. **Mid-Year Increases or Decreases.** Employees who elected to participate in the MEDFLEX for Plan Year 2021 can on--a prospective basis only--revoke an election, make a new election, decrease or increase an existing election. A Participant with an Overspent account will not be permitted to reduce or suspend an election if the total salary reductions for the remainder of the Plan Year would equal less than benefits received by the Participant for the Plan Year.

### **PROCESSING MID-YEAR ELECTION CHANGES**

All mid-year election/enrollment changes must be submitted to Progressive Benefits Solutions (PBS). Forms for 2021 mid-year elections for the MEDFLEX, CO-1306a are posted online at <http://www.ctpbs.com>. The forms may be returned as follows: Email: [enrollment@pbscard.com](mailto:enrollment@pbscard.com); Fax: 203-974-4898; or U.S. Mail: Progressive Benefit Solutions, 14 Business Park Drive #8, Branford, CT 06405

Questions concerning MEDFLEX may be directed to PBS at 1-866-906-8023.