

### **Flexible Spending Account (FSA) - special rule for those who retire or cease working**

If you cease working during the plan year—whether due to retirement, termination of employment or a leave of absence—your coverage under the MRA and DCA ceases immediately after your last day of employment.

Only eligible expenses incurred *before you stop working* may be reimbursed from your MRA or DCA. Expenses incurred after your termination date are not reimbursable. Also, if your coverage terminates during the plan year you will have only **90 days** after the date your coverage ends to submit claims for eligible expenses incurred before your termination date (i.e., before and including your final date of employment).

### **FSA – Rule for HealthFlex participants turning age 65**

When a Participant with HealthFlex Benefits reaches age 65 they are eligible for our Group- Sponsored Medicare Advantage (PPO) Plan with UnitedHealthcare (UHC). The UHC Group Medicare Advantage (PPO) plan includes Optum Rx Pharmacy and Guardian Dental.

Once enrolled onto the UHC Group Medicare Advantage plan your HealthFlex plan will end and the following will stop:

- HealthFlex coverage (BCBS Medical plan, Cigna Dental Plan and VSP Vision plan)
- Flexible Spending Account
- Virgin Pulse
- Access to WebMD

FSA eligible expenses incurred *before your Health plan termination* may be reimbursed from your MRA or DCA. Expenses incurred after your HealthFlex termination date are not reimbursable. Also, if your coverage terminates during the plan year you will have only **90 days** after the date your coverage ends to submit claims for eligible expenses incurred before your termination date.