

WEBINAR Q&A – Flexible Spending Account, Dental, Vision and Deferred Compensation – October 14, 2020

Questions regarding personal and specific issues are not addressed in this FAQ.
Please call SFHSS Member Services at **(628) 652-4700** for assistance.

DEFERRED COMPENSATION

Q: Can you use your deferred comp funds to buy a house?

A: You may take a loan for any reason. 15 year pay back to help buy a primary home.
5 Year pay back for any other reason.

Q: Does the \$39,000 Special Catch-up limit apply to the ROTH 457 plan?

A: Yes, but remember the 5-year waiting period. If you started Roth several years ago this might make sense.

Q: I already had a 401K from my former company, should I roll it over to Deferred Comp 457b with the City?

A: Perhaps. Many people do this, and we are happy to help. Contact your counselor or call (888) 733-2748

Q: What are the 2021 max limit for Deferred Comp Savings? In 2020 it is \$26K/year

A: IRS has not announced it yet but the word on the street is the limits will stay the same for 2021. \$19,500, \$26,000, and \$39,000

Q: Can a pre-existing 457b with another broker be transferred to SF Deferred Compensation Plan traditional or Roth? if yes are there any penalties?

A: Yes, you can do this penalty free, tax free and we are happy to help you with this (again for free). Contact your counselor or call (888) 733-2748

Q: I have a 457(b) and moved my portfolio when COVID started. I'd like to get some advice about whether this was a wise decision. Can you share the information again to get in touch with representatives?

A: It is understandable when people sometimes made decisions when things get volatile. You can look up your counselor at [SFDCP.org](https://www.sfdcp.org). We are happy to talk about this.

Q: For deferred comp purposes (What is considered lower vs higher income?)

A: This applies mainly to 401k plans but not a 457b deferred comp plan. No "top-heavy" problems here. You have no restrictions.

Q: Would like to know more about the self-directed brokerage account option.

A: Sure, you can find under the investments section on your account page on [SFDCP.org](https://www.sfdcp.org). Also call (888) 733-2748.

DENTAL

Q: Why should I choose UHC dental over Delta Dental? What are the pros and cons of each?

A: UHC offers a broad network of providers who have agreed to negotiated rates for services rendered to UHC members. I encourage you to visit welcometouhc.com/sfhss to review additional details and plan documents. Look under Benefits > UnitedHealthcare Dental... In that section you will see info for Actives and Retirees as well as the Provider Search Tool. A PPO dental plan allows an enrolled member to seek services from any dentist of their choice anywhere in the United States. Dental procedures are covered at a coinsurance level for example a filling Delta Dental would pay 80% while an enrolled member would pay 20%.

Q: If enrolled in UHC Medical, can you have Delta Dental instead of UHC Dental?

A: Yes, you can enroll in UHC Medical coverage and Delta Dental.

Q: If I have 4 times teeth cleaning per year, I know I don't have to pay, but will it auto deduct toward \$2,500?

A: Yes, the two regular cleanings (not provided through opting into the SmileWay Program) would apply i.e. be deducted from the \$2,500 Annual Maximum. However, if you are receiving all four cleanings because you enrolled in the SmileWay Program these would NOT apply i.e. be deducted from the \$2,500 Annual Maximum.

Q: Delta Dental PPO-do we have to pay extra premium for SmileWay? Is it open only to people with the comorbidities mentioned on the slide, e.g., Diabetes etc.?

A: No, you do not have to pay extra for the SmileWay Wellness Program/Benefit. You do need to be enrolled in the Delta Dental PPO plan and opt into this benefit by either calling our Contact Center at (888) 335-8227 or by doing so through your Online Delta Dental account. Yes, if you have diabetes, heart disease, suffered from a stroke or have Rheumatoid arthritis or HIV/AIDS, you will qualify to opt into this Program.

Q: What is difference from Delta HMP/PPO plans?

A: The primary difference between the DeltaCare DHMO and the Delta Dental PPO plan is with the DHMO plan you would need to select a dentist and only seek services from this dentist. Under a DHMO plan most of the basic dental procedures are covered at 100% while major services are a copayment. A PPO dental plan allows an enrolled member to seek services from any dentist of their choice anywhere in the United States.

Dental procedures are covered at a coinsurance level for example a filling Delta Dental would pay 80% while an enrolled member would pay 20%.

Q: If we have double coverage with Delta PPO, does it cover all orthotic expenses?

A: Dual coverage doesn't mean your benefits are doubled, but it can mean added savings on dental costs. (What it does mean is that you will likely enjoy lower out-of-pocket costs for your dental care). Let your dental office know you have two dental carriers. It is recommended to ask your dentist/orthodontist to submit a pre-treatment estimate to Delta Dental before treatment begins. A pre-treatment estimate will provide an overview of the total treatment cost, including how much your plan pays and your share of the cost. It is always recommended to find a Delta Dental PPO orthodontist for the best value. Once treatment is complete, Delta Dental will calculate our payment based on your current eligibility, applicable deductibles and maximums and any dual coverage you have.

eBENEFITS

Q: Will I receive an email notice when I complete my enrollment via eBenefits?

A: You'll receive a confirmation letter in December, but at the end of the enrollment process, you'll be able to print a summary of your elections.

FLEXIBLE SPENDING ACCOUNTS

Q: What is the P&A Phone Number?

A: 1 (800) 688-2611

Q: I'd like to get more in-depth information about FSAs. Can 1:1 meetings be scheduled with your staff virtually?

A: P&A doesn't offer this service but HSS can assist you with specific questions.

Q: I incurred some Medical Exp. in 2019 but on lien. I will be paying the invoices in 2021. Can I use 2021 DFSA to pay for the 2019 medical exp?

A: No. You can only use the plan to pay for expenses and services rendered in the plan year, can't pay past services.

Q: Is Health FSA rollover amount \$500 or \$550? You mentioned above that it's \$550. But I was told before that it's only \$500.

A: You can rollover up to \$550.00 to 2021 from your Healthcare FSA balance in Plan Year 2020. The carryover funds are available to you in the next plan year regardless if you enroll in FSA for plan year 2021.

Q: Can the Health Care FSA be carried over indefinitely if the amt is kept at or below \$500? i.e. HSS has the feature that overrides the IRS "use it or lose it"?

A: No, funds only carry over for one year and if you don't spend in the subsequent plan year you would forfeit those carry over funds.

Q: Can I increase (or decrease) my FSA contribution amount during the plan year, or am I locked into the amount I designate at the start of the year?

A: You are only able to change your FSA contribution amount during Open Enrollment or if you have a qualifying event.

Q: For Health FSA, how much can we carry over? What happens if I do not enroll next year for Health FSA. Is the leftover money still available to me?

A: You do not need to enroll in the new plan year to access your carry over funds. The maximum carry over is \$550.

Q: For Health FSA, if my spouse is not under my health coverage can I still spend FSA dollars to buy things she needs?

A: Yes! You can use your FSA to pay your spouse's expenses regardless whether your spouse is enrolled in your medical plan or not.

Q: For Health FSA, the max amount is per household? Or can I claim max and my spouse also claim max thru her employer?

A: The maximum is per employee so both you and your spouse can max out at \$2,750.

Q: Does your FSA account need to be funded in order to use the funds? i.e., If I open a new FSA account for 2021, can I use it right away or do I need to have the money in there before using FSA funds?

A: For the Health FSA you have access to your full annual ELECTION on 1/1/21. You do not need to wait for the funds to be payroll deducted.

Q: If OTC was purchased from regular pharmacy like Walgreens, can we use receipt from this purchase to ask for reimbursement? Thanks.

A: Yes, you can submit the itemized receipt for reimbursement

Q: Can I use FSA on Dental Night Guard?

A: Yes.

Q: Are name brand feminine products bought on Amazon eligible for FSA?

A: They might. On Amazon they will show you if it is FSA eligible. Because Amazon is a marketplace and not always the "merchant" some merchants haven't coded the products correctly. I know my wife hasn't had a lot of luck with Amazon and it's due to their seller/platform arrangement. You can purchase at Target, Wal-Mart, Walgreens, most major grocery stores.

We received lot of questions on Health FSA and Dependent Care FSA carry over/refunds. As it stands today, the only account with a carryover is the Health FSA and the maximum is \$550 that can be carried from 2020 to 2021. The Dependent Care account does not have any carry over and IRS regulations do not permit for refunds of contributions. This means you need to spend your Dependent Care dollars by 12/31/20.

Q: Can we still change the current 2020 FSA contribution amount due to Covid-19?

A: Per IRS regulations, some qualifying events may allow you to initiate or modify **Flexible Spending Account (FSA)** contributions. For questions about qualifying events and authorized FSA contribution changes contact SFHSS at **(628) 652-4700**. For a list of qualifying events and corresponding authorized FSA contribution changes, visit our Flexible Spending Accounts [page: https://sfhss.org/flexible-spending-accounts-fsa](https://sfhss.org/flexible-spending-accounts-fsa).

Q: If we paid for dependent care services and received a 'credit' as a result, can we still submit for reimbursement?

A: The IRS regulations state it is for services rendered so if the credit is for future services, we would not be able to reimburse.

Q: I still have a balance remaining in my dependent care FSA for 2020 because I'm not able to use it due to Covid-19 with many providers closed. What will happen to my balance if I don't use it by end of the year. Are there plans to either roll it over to 2021 and/or return to employee?

A: At this point the IRS has not made any announcement stating that DCSA funds can be refunded or rolled over. As of now, *if you do not use 2020 Dependent Care funds by 12/31/2020, they will be forfeited.*

Q: Why is there no DCSA rollover plan?

A: IRS regulations only allow for carry over of Health FSA dollars up to \$550. These plans are regulated by the IRS and we and CCSF follow their rules.

Q: And is there someone currently advocating for City employees regarding rollover or refund for unused DCSA funds for PY 2020?

A: This is part of the Federal COVID-19 relief negotiations. Your state representatives are putting together the relief package and some have included FSA relief.

Q: What if you decide to retire in the middle of the year, could you continue to contribute to FSA? If not, can you still get reimbursed for expenses based on amount contributed?

A: You can still access your full annual election up to your retirement date. Once you retire if you have a positive balance in the account you can elect COBRA

Q: Is retirement a qualifying event to change the election amount?

A: It is a qualifying event but in retirement you don't have a paycheck so you can no longer contribute to the FSA.

Q: I have already enrolled last weekend, but wanted to add more money to FSA, can I re-enrolled again?

A: You can change your Open Enrollment elections through October 30, 2020. If you enrolled via eBenefits, just go back into eBenefits, and re-enroll. If you sent a paper application, resubmit a new application and note at the top that it is a revised application. We process the last elections you submit.

Q: Due to Covid-19, is there a cap on the amount of Health HSA that can be rolled over in Plan Year 2021?

A: If you have any 2019 funds leftover in 2020, then those funds will not roll over. If you have 2020 funds left over, then up to \$550 can roll over into 2021.

Q: Can we claim the reimbursement now or do we have to wait until all funds are deducted from our pay checks?

A: You can submit the claim now. You will be reimbursed as the funds are payroll deducted.

MISCELLANEOUS

Q: Can you cash out vacation yearly?

A: Contact your HR with this question.

Q: If we did contribute to the Commuter Benefit for 2020, and still have remaining balances due to Covid-19, Could the balances be rolled over to 2021?

A: *Commuter Benefit is not administered by SFHSS, but by the department of Environment. Here is the link to the Commuter Benefit website:*

<https://www.wageworks.com/ccsf/>.

The commuter plan is managed by another vendor (WageWorks) but yes, commuter accounts rollover from month to month and year to year so you will not lose those funds.

Q: Is registration required to read the e-newsletter or is it posted to the HSS site?

A: Registration is required. You can register here: <https://sfhss.org/register-sfhss-newsletter-today>.

OPEN ENROLLMENT

Q: If I want to keep everything same as last year, do I need to do anything?

A: Only if you want to enroll in a Flexible Spending Account. If you don't want to enroll in FSA, you have nothing to do.

Q: Please post/email site addresses containing comprehensive plan info.

A: You can go to <https://sfhss.org/oe2021> then click active employees on the left hand navigation and review the information in the Benefit Guide for your employee group. (Please post/email site addresses containing comprehensive plan info.)

Q: Will the webinars be recorded and placed on the website for later viewing? Will the slides be posted, too?

A: Yes, you can find the recording of the webinars here: <https://sfhss.org/open-enrollment-health-and-benefits-webinar-videos> and you can find the vendor presentations here: <https://sfhss.org/oe2021-presentations>.

Q: I'm a manager with the Superior Court. Do I use the MEA or Superior Court Benefits Guide?

A: Use the MEA Guide.

Q: What is the website and contact info to speak with Delta dental rep, and FSA benefits rep?

A: You can contact Delta Dental at Delta Dental PPO (888) 335-8227 or go to deltadentalins.com/ccsf.

You can contact P&A regarding Flexible Spending Accounts at (800) 688-2611 or visit padmin.com.

VISION SERVICE PLAN

Q: Will there be additional sessions that include information regarding the Vision Service Plan?

A: If you have VSP questions, you can review [this: https://sfhss.org/enrollment-plan-docs-vsp](https://sfhss.org/enrollment-plan-docs-vsp) or you can call (800) 785-0699.

Q: If I change from VSP Premier in Year 1 to VSP Basic in Year 2 the next year, can I get glasses in Year 1 and Year 2?

A: You can only get glasses in Year 1 if you're enrolled in VSP Basic in Year 2.