

FSA Extended Claims Filing Guidelines due to COVID-19

FSA Extended Claims Filing Guidelines

The following guidelines are intended to help FSA participants who were unable to submit claims within required timeframes due to the COVID-19 outbreak.

- If you are a health care FSA participant and used all of your 2019 balance by your normal claims filing deadlines, do nothing. You are not impacted by the new guidance. Also, day care FSAs, commuter benefits, HSAs, and other common spending account benefits are not impacted by the ruling, and participants in these plans should also do nothing.
- If you were a health care FSA participant in a 2019 plan and did not use your entire balance, and if your normal claims run-out deadline occurred after March 1st, you have additional time to file claims.

As an example, if your employer's FSA plan year ended on December 31st and includes a 90-day claims run-out period, your normal filing deadline for 2019 claims was March 31st. Under the new guidance, that deadline has been suspended and participants under this example can continue to file claims for any health care expenses that they incurred prior to December 31st, 2019. Certain companies have non-calendar-year plan years and unique claims run-out periods, and you should consult your plan documentation or contact us if you have questions regarding the impact of this ruling.

- The suspension of the claims deadlines will continue from March 1st until the federal government declares the end of the COVID-19 National Emergency plus an additional 60 days, at which point your claims run-out period which was in-progress in March will resume.

For example, if your claims run-out period was scheduled to end on March 31st and the government declares the end of the National Emergency on May 31st, you will have until August 31st to file any prior-year health care FSA claims.

- BPA will complete updates to its systems to reflect the extended deadlines. To file a prioryear claim, simply follow our normal claims filing processes and you will be promptly reimbursed for all valid claims.
- If you filed a claim that was denied because it was sent after your normal filing deadline, you will need to resubmit your claim to BPA. Please contact flex@bpaco.com for additional support.

