



FSA FAQ's

September 20, 2023

Who is the Village's current Flexible Spending Account (FSA) vendor? The Village has partnered with United Health Care (UHC) to provide FSA plan services for about 10 years.

Effective January 1, 2024, we will be switching the FSA vendor to WEX. Since 2001, WEX has invested in innovative features such as intelligent carryover and seamless support of grace periods to reduce manual processing AND create a simple, streamlined experience for participants.

Why are we switching Flexible Spending Account (FSA) vendors? WEX has an existing master services agreement (MSA) with the Village's insurance co-op, the Intergovernmental Personnel Benefit Cooperative (IPBC). WEX is committed to customer service and offers more advanced claims submission technology. They also interface with our third-party administrator for benefit enrollment. Over the last several years, UHC employer and customer support services have not met the Village's standards. We have encountered delays in receiving important regulatory information which, in turn delays enhanced contribution opportunities for our employees.

When is the FSA vendor changing? Effective January 1, 2024, WEX will be the new FSA vendor.

Will this change the FSA benefit options? No. The Village will still offer a health and dependent care FSA benefit, up to the IRS maximum.

Where do I send 2023 claims? United Healthcare (UHC) will continue to process claims for eligible service that occurred in 2023. 2023 claims must be submitted to UHC by March 30, 2024.

United Healthcare website is <https://member.uhcbs.com>. You will need to use this website to submit claims and to find information on your account.

If you have UHC questions please contact the Customer Center at 1-877-797-7475 or E-mail at custservice@uhcservices.com.

You may download UHC claim forms by selecting:

[United Healthcare Medical Claim Form](#)

[United Healthcare Dependent Care Claim Form](#)

What happens if I do not use all of my 2023 FSA funds? You are able to carryover up to \$610 in unused health care FSA funds from 2023 into 2024. You cannot carry over dependent care funds.

- Carryover funds are not moved into 2024 until the run out period for 2023 is complete (March 30, 2023)
- Employees who do not want to contribute to an FSA for 2024, but have 2023 carryover funds available, will be enrolled through WEX once the 2023 funds are transferred from UHC to WEX (approximately April 1, 2024). Once enrolled, with WEX, you can submit eligible claims with WEX going back to January 1, 2024 dates of service.
- After March 30, 2024, unused carryover funds up to \$610 will be commingled with the current FSA balance for 2024.

If carryover funds remain with UHC and there is a large claim between January 1, 2024 and April 1, 2024, can WEX split the claim with UHC, so the carryover balance is drained and remainder of reimbursement comes from WEX? Claims filed with UHC had to have been incurred during the 2023 plan year and submitted by March 30, 2024. Claims filed to WEX will need to be incurred on or after the January 1, 2024. The date of the service will dictate where the claim should be filed.

Can I use my UHC flex debit card for 2023 claims I am paying in 2024? No. the UHC card will be deactivated on December 31, 2023.

Will I receive a debit card from WEX for 2024? Yes.

What else do I need to know? KEEP YOUR RECEIPTS! The IRS determines what products and services are eligible for FSA reimbursement, not the Village. WEX does audit claims and will ask you for receipts to substantiate eligibility in accordance with IRS guidelines. If you do not provide receipts when requested by WEX, they can freeze future claims until the information is provided. For employees who worked for the Village when we offered FSA through ProcessWorks, it is very similar to their audit process.

Who do I call if I have questions about the vendor change? Human Resources: Ryan Kast at X5371, Heidi Neu at X5370, or Hillary Anderson at X5293.