

Plan Dates: January 1, 2020 – December 31, 2020

Incur Expenses: 1/1/2020 – 3/15/2021

Submit Claims by: 3/31/2021

- ✓ *Download the Mobile App!*
- ✓ *Save money using Pre-Tax dollars!*

Health Care (FSA)

- Your Plan includes the 2.5 month grace period.
- Eligible expenses* incurred January 1, 2020 – March 15, 2021 must be submitted to the Stirling Benefits office no later than March 31, 2021.
- Annually you can contribute between \$100 - \$2750. You must re-enroll every year.
- Plan is fully-funded day one, and contributions are deducted pre-tax equally between your paychecks.
- **If you, your spouse, or your employer on your behalf contribute to an HSA account, you may not participate in the Health Care FSA program.**

*Plan reimburses out-of-pocket 'for medical care' expenses – not considered cosmetic in nature. Generally, any health or medical expenses considered to be tax deductible by the IRS under IRC 213(d) can be reimbursed through the Health Care Flexible Spending Account. However, you cannot take a tax deduction on your tax return and use the Health Care Account for the same expense.

Dependent Care (DCA)

- Your Plan includes the 2.5 month grace period.
- Eligible expenses* incurred January 1, 2020 – March 15, 2021 must be submitted to the Stirling Benefits office no later than March 31, 2021.
- Annually you can contribute between \$100 - \$5000. You must re-enroll every year.
- Plan is funded as your contributions are deducted, pre-tax, equally between your paychecks.
- **If you are single, you may contribute an amount equal to your earned income up to \$5,000 per year**
- **If you are married, you and your spouse may contribute up to the lesser of you or your spouse's earned income, but no more than \$5,000 per year (\$2,500 if filing separately).**

*Plan reimburses for dependent under 13 years of age, or physically or mentally incapable of caring for themselves, and must qualify as your dependent under federal income tax rules. Services to include day care or nursery school (if the primary purpose is for childcare), before and after school care (for school age children), summer day camp, and adult day care to care for your IRS determined dependent (so that you can work).

This summary is intended to provide an overview of the benefit offered by your Employer and should be used for information purposes only.

The exact provisions of the Plan are in the Plan Document maintained by the Plan Sponsor. We urge you to consider the accounts and the tax alternatives, and to consult a tax advisor to determine what alternative is best for your particular situation.

For those who choose to participate in the Health and Dependent Care Flexible Spending Accounts, please remember that once you have enrolled in the account, your election cannot increase, decrease or stop unless you have a change in family status.

Additionally, IRS regulations require that any monies left in the account at the end of the Plan Year must be forfeited.

For more information, please visit: <https://StirlingBenefits.wealthcareportal.com>

To Register: Employee ID = SS# without spaces or dashes

Employer ID - SNSSIMS