

Spend down your FSA funds in 2019



Your FSA or dependent care account funds will not carry over into the SEBB Program

Flexible spending arrangement (FSA) and dependent care funds held by school employees before January 1, 2020, will not carry over to the School Employees Benefits Board (SEBB) Program next year. Your FSA plan may have a grace period for spending your funds after January 1, but the SEBB Program cannot know what your FSA contract stipulates. Check with your FSA administrator on whether you have a grace period to spend down your funds.

Recommendation: Spend down your FSA funds before the end of the year

If you have an FSA or dependent care account through your employer we encourage you to use up all your funds by your current plan's deadline or December 31, 2019, whichever is earlier. Doing so will lower the risk that you will forfeit funds. It may also lessen any confusion you might experience during the switch to the SEBB Program.

Ideas for spending your FSA funds

- Eye exam
- Dental exam
- Procedures you've been putting off, such as blood work or tests

- Cough drops
- Shoe insoles and inserts
- Pregnancy tests, fertility monitors, prenatal vitamins, breastfeeding supplies
- Cholesterol test kits and supplies
- Diabetic monitors, test kits, strips, and other supplies
- Bandages
- Over-the-counter medicines for allergies, asthma, cold sores, colds, pain relievers, antacids (letter of medical necessity from your provider required)
- Sunscreen (must be broad spectrum and SPF 15 or higher)
- Flu shots
- Vaccines
- Hearing aid batteries
- Contact lenses
- Contact solution and supplies
- Eyeglasses (prescription or over the counter)
- Prescription sunglasses
- Laser eye surgery
- Smoking cessation programs/counseling
- Condoms
- Hot/cold packs, athletic braces
- Blood pressure monitors
- Thermometers

If you are buying multiples of something, be sure to buy only three, due to an IRS rule against stockpiling items using FSA funds.

Sources: [Publication 969 \(2018\) Health Savings Accounts and Other Tax-Favored Health Plans](#); [Publication 502 \(2018\), Medical and Dental Expenses, Internal Revenue Service, irs.gov](#); [List of Eligible and Ineligible Expenses](#), Navia Benefit Solutions, sebb.naviabenefits.com