

FLEXIBLE SPENDING
STARK COUNTY SCHOOLS COG

Flexible spending accounts (FSA) are offered through the Stark COG and since your employer is part of the COG, this benefit will be available to you. You do not have to be eligible for medical insurance to be able to participate.

The Stark County COG offers two types of FSA accounts:

- Healthcare FSA
- Dependent Care FSA

Starting January 1, 2027, Medical Mutual and AultCare will offer both FSA accounts.

FSA Account Options – If you have:

- Medical Mutual healthcare: Medical Mutual FSA
- AultCare healthcare: AultCare FSA
- Dental or vision only: Medical Mutual FSA
- No healthcare insurance: Medical Mutual or AultCare FSA

There are no fees to participate in this benefit. You determine how much money you want to contribute to the plan(s). The elected amount will be taken from your paycheck in 24 or 26 equal amounts throughout the year (depending on your pay schedule). All contributions will be deducted from your pay on a **PRE-TAX** basis. The more you contribute, the more you reduce your taxable income.

Changes during the plan year are allowed only if you experience a change of status such as:

- Change in your legal marital status- marriage, divorce, legal separation
- Adoption, birth, or gain custody of a dependent
- Death of a dependent
- Change in dependent(s) eligibility (when a dependent turns 13, they are no longer eligible for childcare)
- Change in employment status for you or your spouse

- Change in provider or cost of childcare
- Change in the number of tax dependents

You will need to re-enroll in these benefits every year during Open Enrollment through PlanSource.

Healthcare FSA Accounts:

Healthcare FSA is a pre-tax account used to cover medical expenses that are not covered by insurance. The maximum allowed for **2027** plan year per employee is **$3,500.** You will receive a debit card. It is pre-loaded with the amount you have elected for the year. All the elected amounts are available from the start. You can carry over up to **$700** to the next year.

Examples of how to use your FSA funds.

- Deductibles
- Co-Insurance
- Prescription Medication
- Eyeglasses/ Contact Lenses
- Dental Care
- GLP-1 medication (with a letter of medical necessity)

Over the Counter products such as:

- Pain relievers and anti-inflammatory medications
- Cold, cough and flu medicine
- Feminine products (tampons, pads, menstrual cups and liners)
- Allergy and sinus medicine
- Digestive aids, acid controllers and laxatives
- Baby rash ointments and creams
- Sleep aids (CPAP supplies included)
- Acne medications
- Contact solution
- Sunscreen
- Heating pads
- Weight scales and weight loss programs
- Nasal strips
- Hearing Aids
- Wigs

For a complete list, you may also search for specific services or items by going to the FSA Store. It will provide information if an item is eligible or ineligible, or if it requires a Letter of Medical Necessity to be eligible. https:/fsastore. As you incur expenses that are eligible under the plan - you have options to access your FSA funds:

1. You can use the debit card at points of sale. You just swipe your card like any other debit card, and the funds are taken from the account.
2. You can pay invoices from a provider by entering the debit card information on the invoice.
3. If you have already paid a claim and want to request reimbursement, it can be done online through your health insurance portal. You will need to upload your Explanation of Benefits (EOB) or itemized receipts from the provider.
   A. Medical Mutual FSA – My Health Plan Portal/My Spending Accounts
   B. AultCare FSA – AultCare.wealthcareportal.com
4. You can use the debit card as the payment source with CVS Caremark mail order.

Dependent Care Accounts:

You can use pre-tax dollars to pay for care for your child, disabled spouse, elderly parent or other dependent, who is physically or mentally incapable of self-care, so you can work. The maximum allowed amount for the **2027** plan year is **$7,500.** **There is no carryover with the Dependent Care accounts.**

Dependent Care funds are not available upfront. You will not be able to file for reimbursement for Dependent Care funds until you have had the funds deducted through payroll. For example, if the first payroll is Jan.15- you would not be able to get any funds reimbursed to you until after that date and you would only be able to get the amount that was deducted at that time.

Can be used for

- Daycare, nursery school and preschool
- Summer day camp
- Before/after school care
- Care for an adult dependent incapable of self-care

Dependent Care **DOES NOT** cover medical cost - you would use the HealthCare FSA for dependent's medical expenses

- Dependent care expenses must be used for care of dependents so you or your spouse can work, look for work, or attend school full-time.
- Child must be under 13 to have their expenses qualify.
- Spouse who is disabled must live with you for more than half the year.
- Any other disabled dependent or elderly person must live with you more than half a year and can be claimed as an exemption.

These funds need to be paid to someone who is a licensed day care provider or someone who is claiming the income through the IRS. They would have a TIN (taxpayer identification number), EIN (employer identification number) or SSN (social security number).

The money you run through this account is not eligible to be claimed when you file your taxes. However, if you spend more than the amount you put in the account (up to a max of $7,500/ year) the remainder of the money you spend on daycare expenses **can** be claimed on your taxes.