

DEPENDENT CARE AND FLEXIBLE SPENDING ACCOUNT PLANS

Dependent Care Flexible Spending Program

Dependent Care Assistance Program (DCAP) Guidance/Questions Related to COVID-19

During this time of uncertainty as a result of the COVID 19 crisis with both our work and personal life, we recognize that your childcare needs may also be changing. You should know that if your childcare needs change, you have the ability to make changes to your Dependent Care Assistance Program election. The following are answers to questions commonly asked about making changes.

The changes below can be made by the employee through their Workday employee benefit profile with the appropriate documentation. Changes need to be made within 30 days of the qualifying event.

1. What if I am working from home and do not need daycare while I am working from home, can I stop my pre-tax contribution?

Yes. This is considered a “qualifying event” and you can make a change to stop the contribution.

2. When I return to work and need to restart daycare, can I re-enroll in the DCAP program?

Yes. This is considered a “qualifying event” and you can re-enroll in the DCAP program.

3. What if my daycare closes or I take my children to another provider that is either more expensive or less expensive?

This is considered a “qualifying event” and you can stop the deduction if your daycare closes. If you take your children to another daycare and it is at a reduced or increased cost, you may reduce your contribution to correspond with the reduced cost or increase contribution, not to exceed the \$5,000 annual calendar year limit.

4. If I need to enroll my children in daycare due to school closures related to COVID-19, can I enroll in DCAP?

Yes. This is considered a “qualifying event” and you can enroll in DCAP.

5. Can I still submit claims while I am working at home if my children are in daycare?

Yes. As long as you are actively working, whether in the office or at home, you may submit claims.

6. If my daycare closes and still charges are those expenses allowed?

No. Those expenses are not allowed.

Flexible Spending Account Program and CARES ACT

Flexible Spending Accounts (FSA) and the Federal Cares Act/Questions

The President signed the Coronavirus Aid, Relief, and Economic Security Act (CARES) Act into law on Friday afternoon, March 27th. The Act contains numerous provisions, and there are two sections that directly affect flexible spending accounts.

- It permanently reinstates coverage of the over-the-counter (OTC) drugs and medicines without a prescription. This allows participants to be reimbursed for such items as Tylenol, Advil, Claritin, and Tamiflu.
- Menstrual products (such as tampons, pads, cups, liners, etc.) are now included as qualifying expenses.

1. When are these changes effective?

These two changes are retroactive to January 1, 2020.

2. Can I make a change in election due to this change?

Unfortunately, no. However, you can make new elections at the next open enrollment date to take advantage of this change in coverage. You may use existing funds for any of these qualifying expenses incurred on or after January 1, 2020.

3. What type of documentation do I need to submit in order to be reimbursed for these items?

The same documentation used for other claims. You will need an itemized receipt from the merchant indicating: store name, purchase date, description of the product and cost of the item.

For more information and specific questions, please refer to the following on the website:

- Homepage News: links to a new participant education flyer
- Programs tab: [Debit Card link and FAQs](#)
- Resources tab: [FAQs](#) ; [Eligible Expenses](#)
- Useful Links tab: [Eligible Expenses](#), [Menstrual care products](#), [Over-the-Counter Health Care Products, Drugs & Medicine](#)

2019 Claim Filing Extended 90 days

ISU has extended the deadline for filing 2019 Dependent Care Assistance (DCAP) and Flexible Account Spending (FSA) claims from April 30, 2020 until July 31, 2020. Please note this refers to claims for services provided in calendar year 2019 only.

Additional Guidance from ASI for submitting claims for Flexible Spending Accounts (FSA) and Dependent Care Assistance Program (DCAP)

ASI has published its policy on asiflex.com or asiflex.com/isu/.

ASI Recommends the following:

Use electronic claim filing for claims:

- ASIFlex Mobile App-free on Google Play or the App store
- ASI Flex Online-just sign into account detail to submit claims
- ASIFlex toll-free fax-faxes are received through a secure server

Avoid Paper Processing:

- Refrain from mailing paper claims
- Refrain from dropping off paper claims at ASIFlex

Use Electronic communications:

- Sign up for email and/or text alerts-just sign into account detail and update personal account settings
- As an alternate, participants can complete and fax an authorization form to ASIFlex

If you have questions regarding your DCAP or FSA deductions, please contact fbac@iastate.edu.