



Flexible Spending Accounts and Unpaid Leave of Absence

DEPENDENT CARE FSA: Dependent Care FSA participants are *not* eligible to participate in the Dependent Care plan while on leave of absence. You may restart your Dependent Care account when you return to active employment provided that you remain eligible for the plan.

MEDICAL CARE FSA: You may continue to utilize your Medical Care FSA during your leave of absence if you choose one of the following options:

1. **Pre-pay:** If you know you will be going out on a leave in advance, ask your Human Resources Department if you may increase your regular pre-tax contributions in the weeks preceding your absence to make up for the contributions that will occur while you are out. If available, this option allows you to submit claims incurred during the leave.
2. **Pay-as-you-go:** This option allows your account to remain open during your leave because you are remitting your FSA contributions to your employer upon an agreed-upon schedule. Such contributions are made with post-tax dollars.

If these options are not available to you, your Medical FSA will be de-activated while you are on leave. You will be unable to be reimbursed for services incurred during your leave. (You have access to your account for services incurred prior to your leave of absence). Upon your return, the following options are available should you remain eligible for benefits:

3. **Repay:** Upon your return to work, you can choose to make up the missed contributions via pre-tax payroll deduction. This option allows you to submit receipts for services incurred during your leave of absence.
4. **Reduction of Annual Election:** If you do not wish to re-pay your account when you return to active employment, you may reduce the amount of your original annual election by the amount of your missed contributions.

This summary is a general overview of the options that may be available to you. Please refer to your Summary Plan Description for specific information about your employer's plan.