



# WHAT HAPPENS TO MY FSA AT THE END OF MY PLAN YEAR?

## WHAT IS A CARRYOVER?

*It sure is easy.*

Some of your Flexible Spending Account (FSA) funds may carry over to next year's Plan Year! This means you do not need to use all your account funds by a certain date. You are allowed to carryover up to \$640.

## CARRYOVER

- + You are allowed to *carryover up to \$640* of unused FSA funds at the end of the year without penalty. This money will be available in the following Plan Year.
- + Your carryover amount *does not affect your annual FSA election amount*, meaning you can still elect the maximum amount for the following Plan Year in addition to your \$640 carryover.
- + You can worry less about spending FSA dollars before the year runs out.

## RUN-OUT PERIOD

- + Still have over \$640 in your account at the end of the Plan Year? Take advantage of your run-out period.
- + This is extra time when you are allowed to submit claims that were incurred *during the previous Plan Year*. You can not use funds from the previous Plan Year to purchase items after the Final Day to Incur Claims (Last Day of your Plan Year), but you do have extra time to submit claims associated with previous purchases.

## IMPORTANT DATES

Last Day of Plan Year:

Final Day to Submit Claims  
(end of Run-out Period):



## MANAGE YOUR BENEFITS

You have 24/7 access to your account through the Surency Mobile App or on your Member Account at Surency.com.



Scan to download the Surency Mobile App!

