

**Once Annual Opportunity to Enroll in the  
2020-2021 Health Care Spending Account (HCSA)  
& Dependent Care Assistance Program (DCAP)  
Open Enrollment – April 6 – midnight on June 1, 2020  
It's All On-Line!**

**Health Care Spending Account (HCSA)**

HCSA allows you to pay for \$250 - \$2,750 of eligible health care expenses on a pre-tax basis. Eligible expenses include:

- Physician office and prescription drug co-payments & deductibles
- Prescription eyeglasses and contact lenses not covered by your health or vision insurance
- Orthodontia and dental expenses not covered by your dental insurance
- Use the “Useful Links” menu item at [www.benstrat.com/gic-fsa](http://www.benstrat.com/gic-fsa) for a detailed list of eligible expenses

**Dependent Care Assistance Program (DCAP)**

DCAP allows you to pay for \$250 - \$5,000 of qualified dependent care expenses on a pre-tax basis. Eligible expenses may only be incurred for dependents under 13 years of age and physically/mentally handicapped adults living in your household and include:

- Day care & Adult day care
- After school programs
- Day camp
- Nursery school

**Enrollment Information:** *Current participants must re-enroll each year to continue participating.* All HCSA and DCAP enrollments must be processed **on-line** at [www.benstrat.com/gic-fsa](http://www.benstrat.com/gic-fsa) between April 6, 2020 and before midnight on June 1, 2020 -- no need to submit a hard-copy enrollment confirmation!

**Extended period to incur expenses and submit expenses for reimbursement:**

Plan Year	Expenses incurred between:	Claims must be received by ASI Flex no later than:
July 1, 2019 – June 30, 2020	July 1, 2019 - September 15, 2020	October 15, 2020
July 1, 2020 – June 30, 2021	July 1, 2020 - September 15, 2021	October 15, 2021

Funds not spent by September 15 for the prior plan year are forfeited – please calculate your enrollment amount carefully as you may not change your election amount mid-year without a qualifying event. Benefits Strategies provides a planning and tax savings calculator online under “Useful Links” at [www.benstrat.com/gic-fsa](http://www.benstrat.com/gic-fsa)

**Monthly fee for HCSA & DCAP:** The pre-tax participation fee for one or both plans is \$1.00, payroll deducted once per month.

**2 Free Debit Cards:** New HCSA participants receive two Benefits Strategies debit cards, enabling immediate payment of eligible expenses without the need to file a claim for reimbursement. Participants must still retain receipts for IRS audit purposes and in order to substantiate expenses as requested by Benefits Strategies. Debit cards cannot be used for DCAP expenses. The new plan year election amount for existing HCSA participants will be loaded to existing Benefits Strategies debit card.

**Questions about HCSA or DCAP?**

GIC HCSA & DCAP Handbook on-line at [www.benstrat.com/gic-fsa](http://www.benstrat.com/gic-fsa)

Via telephone: Human Resources (AskHR@umass.edu) or Benefits Strategies 1-877-353-9442.

Via e-mail: [flexgic@benstrat.com](mailto:flexgic@benstrat.com)

**All HCSA & DCAP enrollments for plan year 2020-2021 must be completed online before midnight on June 1, 2020.**