Q. Who administers the Health Care and Dependent Care FSAs? How do I contact them for assistance?
A. Our FSA administrator is Anthem. You can contact Anthem at 866-251-1779 or visit their website at www.anthem.com.

Q. Can I enroll in the FSAs even if I don’t elect any other coverage?
A. Yes.

Q. What is the difference between a Health Care FSA and a Dependent Care FSA?
A. A Health Care FSA is for the eligible medical, dental, prescription, vision, and over the counter medications (with a doctor’s prescription) of you and any of your tax-eligible dependents. Dependent Care FSA money is for child or elder day care expenses to allow you and your spouse (if applicable) to work or attend school full time. You cannot use Dependent Care FSA dollars for medical expenses.

Q. Can I see my FSA account balance online?
A. Yes. You can view your FSA balances on online. To access the site from Healthspan.cummins.com, click on the Anthem (Medical) quick link, then the flexible spending accounts link. Or, go to www.benefitadminsolutions.com. Then, follow the instructions on screen to view your account activity.

Q. Where can I find a complete list of eligible health care and dependent care expenses?
A. Go online to www.irs.gov, enter “Publications 502 and 503” in the search field; or call the IRS at 800-829-3676.

Q. Who pays first, the medical plan or my FSA?
A: The medical plan always pays for covered expenses first. Then, any out-of-pocket costs you incur can be reimbursed through the health care FSA, including deductible and coinsurance expenses.

Q. If I have eligible expenses, will I automatically be reimbursed from the FSA?
A. Yes, you will be automatically reimbursed for eligible expenses submitted by Anthem, Delta Dental, and Express-Scripts pharmacy. The claim will be processed and if you have out of pocket expenses that are eligible for reimbursement, Anthem will send you a check or deposit the funds in your bank account if you have elected direct deposit.
Q. **When do I need to turn in all of my claims?**

A. For the most part, you will not need to turn in claims. They are usually filed for you electronically. All of the money in your accounts must be used to pay for expenses incurred during the same calendar year. However, if you have expenses that are not covered by the plan, you may have to submit a claim. You have until March 31 to request reimbursement for expenses incurred during the prior year. Any money remaining in your accounts after you have applied for reimbursement for the year is forfeited and cannot be returned for any reason.

Q. **How will I know the balance in my account?**

A. Contact Anthem or visit them online at [www.benefitadminsolutions.com](http://www.benefitadminsolutions.com).

Q. **If a family member unexpectedly requires additional medical treatment next year, can I change the amount I've allocated to the FSA?**

A. No. Because of the tax savings associated with your FSAs, the IRS requires that you determine your contributions during this year’s open enrollment.

Q. **Can I change my FSA contributions during the year?**

A. Generally, no. Because of the tax savings associated with your FSAs, the IRS requires that you determine how much you want to contribute during this year’s open enrollment.

However, you can change your FSA contribution if you experience a qualified life event change. Examples of qualified life event changes include the birth or adoption of a child, marriage, divorce or the death of a dependent. You must change your contribution amount within 31 days of the life event.

Q. **I began participating in the FSA plan during the middle of the year; can I claim health care or day care expenses which I incurred during the year but prior to my effective date in the FSA plan?**

A. No. Claims must be for services that were performed during the current plan year and while an individual is a participant in the plan, including making contributions to the plan. If an individual enrolls in the plan during the year, the individual will only be able to file claims for services received after the effective date.

Q. **What happens to FSA money that is forfeited?**

A. You have until March 31 of the next year to turn in receipts for expenses that you incur during the year. The unused money that is forfeited at year-end is used for two purposes; to pay for the administrative costs associated with offering the FSAs, and to cover the expense of employees who use FSA dollars before they make their full contribution.

Q. **What happens to my FSA if I am fired or laid off?**

A. Your contributions to your FSA stop. You can be reimbursed tax-free from the FSA for any eligible expenses you incurred prior to your layoff or termination date. Expenses you incur after your layoff or termination date are not eligible for reimbursement – even if you have money left in your FSA. These remaining funds are forfeited.

Updated 3/5/2015
You may be eligible to elect to continue coverage through COBRA. This means you continue to make contributions to your FSA on an after-tax basis. This gives you access to your prior tax-free contributions for expenses that you incur through the remainder of the year. There are eligibility requirements you must meet before continuation is available, contact CBS for specific information if you are interested in continuation.

Q. My elderly parents live in my home, and I have to hire someone to look after them while I work. Can I pay for the dependent care worker through the Dependent Care FSA?
A. Yes, eligible dependent care expenses are covered under your Dependent Care FSA for either child care or elder care so you (or your spouse, if applicable) can work or go to school full-time.

Q. Is Cummins going to contribute to my FSA?
A. No. All funds contributed to your FSA will come from your paycheck on a pretax basis. There is no employer contribution.

Q. How much can I contribute to the Healthcare Flexible Spending Account and/or the Dependent Care Flexible Spending Account?
A. The maximum amount that you can contribute to a Flexible Spending Account is determined by the Internal Revenue Service.

For 2015, the maximum annual election amount for the Healthcare Flexible Spending Account is $2,500 per year.

The maximum annual election amount for the Dependent Care Flexible Spending Account is:
- $5,000 per year, if you are married and filing a joint return or if you are a single parent
- $2,500 per year, if you are married and filing separately

Remember, FSA dollars are “use-it-or-lose-it” funds. Account balances cannot be carried over from year to year. If you have any unused funds at the end of the plan year, or at the end of any applicable grace period, those funds will be forfeited.