

Highlights of the 2025 Health Care Flexible Spending Account (HCFSA) Plan

For Salaried Postdoctoral Fellows and House Staff of Johns Hopkins Hospital and Johns Hopkins Bayview Medical Center

Purpose of the plan:

The Health Care Flexible Spending Account (HCFSA) allows eligible participants to use tax-free dollars to reimburse yourself for out-of-pocket health care expenses for you, your spouse*, and your children if those expenses are not otherwise covered by insurance or any other benefit plan, including the FUND.

**Note: IRS regulations do not permit Flexible Spending Accounts to be used for expenses for unmarried domestic partners and children of unmarried domestic partners*

Eligible Participants:

Eligible individuals are Salaried JHU Postdoctoral Fellows and House Staff members if paid a wage. Any compensation received through a grant in the form of a fellowship stipend is excluded from eligibility.

Eligibility Period:

- The plan year is January 1 – December 31. All elections expire December 31.
- Only expenses incurred while you are an active participant in the plan are eligible for reimbursement. Active participation ends when your fellowship ends.
- New Salaried JHU Postdoctoral Fellows and House Staff are eligible to participate in the plan as of the date of their full-time appointment. Elections must be made on or before the date of appointment as a postdoc or house officer.

- Open Enrollment - Each November you will have an opportunity to elect to participate in the plan effective January 1 of the next plan year. Reenrollment is required annually. All elections expire December 31.

Maximum Contributions:

Health care flexible spending accounts are capped at \$3,200 for the 2025 plan year.

Reimbursement:

WEX is the administrator for the Health Care and Dependent Care FSA plans. WEX will provide enhanced resources, tools and payment options for added convenience. Visit wexinc.com to access a number of tools and resources to help you manage your FSA, including information about using your debit card and the mobile app, tools to track claims and process payments online, and education and tools to help you make the most of your funds.

Debit Card Documentation Rules:

The IRS requires that all expenses submitted to a HCFSAs – including those paid with a debit card – be substantiated to ensure that expenses paid are for eligible transactions. The IRS also requires that certain mandatory correction procedures be followed if an improper payment using a HCFSAs debit card was made. The university has worked with WEX to auto-substantiate as many claims as possible and reduce the number of claims that require supporting documentation; however, there are still instances when you are required to submit backup documentation (i.e., receipts) to WEX. If you cannot find the exact receipt for a debit card transaction that requires documentation, you may repay the claim or substitute another eligible expense (i.e., a healthcare expense from 2021 that has not been reimbursed through any other source) in an amount that is equal to or greater than the dollar amount of your debit card purchase.

Grace Period:

- You have 120 days following the last day of the plan year to submit expenses that you incurred during the plan year.

- Following your termination from the plan, you have until April 30 the following year to submit expenses incurred while you were actively participating

Termination:

Your flexible spending account will terminate on the earliest of the following dates:

- The end of the plan year (December 31st)
- The date you terminate your account due to a qualified life event
- The date you terminate employment, cease to be JHU Salaried Postdoctoral Fellow or House Staff with a wage, or otherwise cease to be eligible to participate as described above
- The date the plan is terminated