**Dental/Vision FSA Use-It-Or-Lose-It Rule Has Changed!**

Read about the New ROLLOVER feature:

Dental & Vision FSAs just got better! We have added a feature to your Dental & Vision FSA plan that allows you to “roll over” up to $500 of unused FSA funds from one plan year to the next. That means you no longer Lose It if you can’t Use It by the end of the year!

**What is the Dental/Vision FSA Rollover provision?**
The new rule allows you to keep up to $500 of unused FSA funds and roll it into next year’s FSA. Use your funds for dental and vision expenses as you always have, without the worry of losing it at the end of the year.

**If I roll over funds from last year, will it affect the amount I can elect this year?**
No. The rollover has no impact on your maximum annual election. The rollover amount is in addition to your regular election for the following plan year.  
**Example:** If you have a maximum election of $2,500 and $200 of unused funds from last year, you will have $2,700 to spend for the next plan year.

**Does the Rollover apply to both the Dental/Vision FSA and Dependent Care FSA?**
No, the rollover only applies to Dental & Vision FSAs. The rules for the Dependent Care FSA remain the same.

**Will I need to do anything special to move unused Dental/Vision FSA funds into a new plan year?**
No, the rollover funds will be automatically moved after your 90 day run-out period has ended.

**If I don’t elect to participate in the Dental/Vision FSA in the new plan year, will the unused funds be refunded to me?**
Unfortunately, no. IRS rules still prohibit refunding unused FSA funds to those participants who have a balance in their account at the end of the plan year.

**How do I sign up for the Rollover feature?**
When you elect an FSA, the rollover is automatically part of your plan. No extra steps are required.

**What happens to my unused funds if my participation in the Dental/Vision FSA ends during the plan year?**
The rollover feature only applies to participants who are covered as of the last day of a plan year. If your FSA terminates mid-year, your unused funds will be forfeited unless you submit receipts for expenses incurred while your account was active, or you elect to continue the plan via COBRA.