

UPMC Benefit Management Services (BMS)

1-888-499-6885

upmchealthplan.com/members/health-plan-basics/spending-accounts

A flexible spending account (FSA) program provides an opportunity to reduce your Federal and Social Security taxable income, and in some instances state taxes, by funding an account or accounts on a pretax basis. You may obtain reimbursement by submitting documentation of qualified out-of-pocket expenses relating to your account(s).

Flexible spending accounts are intended to be used for predictable expenses only. Please review the plan details of each flexible spending account prior to enrollment to determine if a flexible spending account is right for you.

Learn more about the flexible spending accounts, including eligible expenses, claim submission deadlines, and claim submission procedures, by using the phone number or website listed above.

- *Note: Individuals enrolled in Panther HDHP that desire to make a pre-tax contribution for health-related expenses must elect to participate in the Health Savings Account (HSA) associated with the Panther HDHP plan.*
- ** There is a \$7,500 maximum for non-taxable dependent care benefits. Money used towards Care.com Backup Care and/or your Dependent Care FSA aggregates toward the \$7,500 cumulative total. Anything over this \$7,500 maximum will be taxed accordingly upon filing.*

Flexible spending account participants may enjoy the following benefits of the UPMC Benefit Management Services (BMS) Consumer *Advantage* flexible spending administration:

- The UPMC Consumer *Advantage* Visa card for health care, mass transportation, and parking FSA members provides the benefit of swiping your card to pay for expenses such as qualified parking and mass transportation expenses.
- Subscribers can submit claims for reimbursement to UPMC BMS in two ways. Subscribers have the option to complete a reimbursement request form and submit it to UPMC BMS. Claims can be submitted online through the UPMC Consumer *Advantage* portal. To access the portal, visit my.pitt.edu/task/all/hr-myhealth-upmc and select the "Start" button on the right side, then log in via Pitt Passport. Claims can also be submitted by using the Consumer *Advantage* mobile app. Download the UPMC Consumer *Advantage* mobile app from the Apple App Store or Google Play Store and follow the instructions to access your account.
- Participants can obtain their flexible spending account balances over the phone by calling 1-888-499-6885 and following the prompts, as well as through their Health Plan Access account.

* These amounts are based on a 12-month pay schedule; individuals on another schedule should adjust accordingly.

**If you terminate the plan earlier than June 30, the filing deadline is six months from your termination date. To receive Parking and Mass Transit Account reimbursement, claims must be submitted within 180 days of the receipt date.

Health Care Account

Examples of Eligible Expenses

Deductible(s), copayments, prescription drugs, prescription glasses, and orthodontics for you and/or your dependents.

Monthly Minimum*

\$10.00

Monthly Maximum*

\$275.00

Annual Maximum*

\$3,300.00^

Claims Incurred

July 1, 2026 - June 30, 2027

Incurring Extension Available?

No

Filing Deadline**

December 31, 2027

Does the "Use It or Lose It" rule apply?

No; A rollover up to \$660 may be carried over; any amount exceeding this will follow the 'Use it or Lose it' rule.

Eligible to use the UPMC Consumer Advantage card to cover expenses?

Yes

Dependent Care Account

Examples of Eligible Expenses

Day care providers, after school care or extended day care, au pair, nanny, elder care, and summer day camp expenses incurred due to working, looking for work, or attending school full-time, for eligible dependents up to age 13.

Monthly Minimum*

\$10.00

Monthly Maximum*

\$416.67

Annual Maximum*

\$5,000.00[^]

Claims Incurred

July 1, 2026 - June 30, 2027

Incurring Extension Available?

Yes; through September 15, 2027

Filing Deadline**

December 31, 2027

Does the "Use It or Lose It" rule apply?

Yes

Eligible to use the UPMC Consumer Advantage card to cover expenses?

No

Parking Account

Examples of Eligible Expenses

The cost of parking in a non-University lot (leases or pay by the day) that is located near your place of employment, or cost of parking in a University lot if you pay by the day.

Monthly Minimum*

\$25.00

Monthly Maximum*

\$325.00

Annual Maximum*

\$3,900.00[^]

Claims Incurred

July 1, 2026 - June 30, 2027

Incurring Extension Available?

No

Filing Deadline**

Claims must be submitted within 6 months of the date of the claim

Does the "Use It or Lose It" rule apply?

Yes

Eligible to use the UPMC Consumer Advantage card to cover expenses?

Yes

Mass Transportation Account

Examples of Eligible Expenses

Vanpooling expenses or cost of a transit pass to travel to your place of employment from outside of Allegheny County.

Monthly Minimum*

\$25.00

Monthly Maximum*

\$325.00

Annual Maximum*

\$3,900.00[^]

Claims Incurred

July 1, 2026 - June 30, 2027

Incurring Extension Available?

No

Filing Deadline**

Claims must be submitted within 6 months of the date of the claim

Does the "Use It or Lose It" rule apply?

Yes

Eligible to use the UPMC Consumer Advantage card to cover expenses?

Yes

[^] The annual IRS maximum is not the same as a household maximum. For example, both Spouse A and Spouse B can elect the annual maximum for a household total of the maximum times 2.

[&] The annual IRS maximum is equal to a household maximum. For example, both Spouse A and Spouse B can hold a dependent care account, but their combined total must be at or under the annual IRS maximum.

Flexible Spending Accounts

“Use It or Lose It” Rule for Plan Year July 1, 2026 - June 30, 2027

The “Use It or Lose It” rule applies to dependent day care, parking, and mass transportation. Other than the exception listed below for dependent care, all claims must be incurred prior to July 1, 2027. Participants must submit those expenses for reimbursement by December 31, 2027. If your coverage ends prior to June 30, 2027 claims must be incurred prior to your last day of coverage. If your coverage ends prior to the end of the plan year, you have six months to submit expenses after the last day of coverage. Any remaining funds in your account at the end of the plan year will be forfeited and used to offset the general plan expenses.

Health Care Flexible Spending Account Rollover

The IRS allows a rollover of unused health care flexible spending account contributions up to \$660. The rollover does not count against the \$3,300 contribution maximum per year, and the rollover may be used to pay for expenses in the year in which it is carried over.

Waiving the account during Open Enrollment for a July 1 effective date allows for the rollover into the next plan year’s account for use during that plan year up to the annual rollover amount.

Purchasing OTC Products

Individuals can purchase over-the-counter (OTC) products with their health care flexible spending account. Participants must submit their purchase receipts for reimbursement as the UPMC Consumer Advantage Visa card cannot be used at this time to complete purchases.

Effective July 1, 2022, Health Incentive Reward Dollars can be used to purchase over-the-counter products and to pay for dental and vision expenses, just like one would use an FSA.

2 ½ Month Dependent Care Flexible Spending Account Extension

The U.S. Treasury Department granted a 2½ month extension for dependent day care flexible spending accounts. Participants have until September 15, 2027 to incur an expense and use any contributions remaining in their dependent care flexible spending accounts. During this grace period, transactions will automatically pull from the previous plan year to exhaust funds before it pulls from the current plan year funds. Expenses incurred during this period must still be submitted to UPMC BMS, the University’s flexible spending account administrator, for reimbursement no later than December 31, 2027.

Incomplete Participation in Plan Year

For the parking and mass transportation accounts:

Unused funds will be forfeited if not claimed within six months of the following status changes:

- **End of the plan year**
- **Termination**
- **Change in status which makes you ineligible for the plan**

For the health care account: Unused funds will be forfeited if not claimed within six months for terminations of University employment and other general ineligibility.

In case of termination of University employment or ineligibility during the plan year due to a change in benefit eligible positions, claims can be submitted for expenses incurred prior to the termination/ineligibility date. Expenses and services incurred after the termination/ineligibility date are not eligible for reimbursement.



Higher Maximums, Less Taxes

Annual Maximums have increased for Parking and Mass Transportation FSAs to help you spend less on taxes and more on you.

Flexible Spending Accounts for Faculty and Librarians Represented by USW July 1, 2026 - June 30, 2027



Updated May 2026

Disclosure

The information presented in this summary guide is intended to provide a general overview and discussion of the plans. Descriptive literature is available from the carriers and the Office of Human Resources. Additional details of the benefits presented may also be found at hr.pitt.edu/benefits.

The rights and obligations of employees and those of the University are governed by the terms of each benefit plan and, in some cases, by contracts with the insurance companies. The plans are based on current federal and state laws and are regulated by those laws. If there is a conflict between this summary guide and the plan/contracts, then the plan and contracts will control.

Benefits may be modified as required by applicable laws, and benefits may be modified or terminated as deemed necessary or appropriate by the University. Any such modifications or terminations will be communicated in writing, as appropriate.

Faculty and librarians covered under collective bargaining agreements are governed by the terms of those agreements. No one speaking on behalf of the plans or purporting to speak on behalf of the plans can modify the terms of the plans in any way. The terms of the plans control in all instances.

Contact the Benefits Department

Call: 833-852-2210

Submit an inquiry: hr.pitt.edu/contact-ohr

Individuals are responsible for reviewing the benefit deductions and retirement plan contributions on their pay statement for each benefit plan every pay period. Contact the Benefits Department immediately if there are any discrepancies.