

Office of Human Resources, Benefits Department

# Maximize Your FSA: Know Your Deadlines, Claim with Confidence



**2025 Bridging Benefits Educational Series**

Presented by the Benefits Department

Oct. 30, 2025 Noon – 1 p.m.

*\*Please be aware that the benefits outlined in these presentations are subject to change. The information provided is accurate as of the date of this presentation and is intended for general guidance only. Any future modifications or updates to benefits will be communicated as they occur. Staff, Faculty, and Librarians under Collective Bargaining Agreements are governed according to the terms of the agreements.*

# Presenters

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[Submit a question or comment](#)

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# Agenda

- Welcome & Introduction
- FSA Basics
- Eligibility & Enrollment
- Using your FSA
- Knowing Your Deadlines
- Claim With Confidence
- Q&A
- Upcoming Bridging Benefits Sessions
- Wrap-Up





# FSA Basics

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What is an FSA?

Types of FSA Accounts

Health Savings Account

HSA vs HCFSA vs HIA

HIA vs HCFSA Usage

When Funds are Added

# What is an FSA?

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- A **Flexible Spending Account (FSA)** is a tax-advantaged account that allows employees to set aside pre-tax dollars to pay for eligible out-of-pocket healthcare, dependent care or commuter expenses.
- FSAs reduce taxable income, resulting in potential savings on federal, state and Social Security taxes.



**Note:** An FSA is different type of account than a Health Savings Account (HSA) or Health Incentive Account (HIA.)

# Types of Flexible Spending Accounts (FSAs)



## Health Care FSA

A Health Care FSA (HCFSA) is a pre-tax benefit account that's used to pay for eligible medical, dental, and vision care expenses - those not covered by your health care plan or elsewhere.



## Dependent Care FSA

A pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.



## Parking FSA

Is a pre-tax benefit account that is used to pay for the cost of parking in a non-university leased lot when going to work.



## Mass Transit FSA

A pre-tax benefit account that is used to pay for the cost of vanpool or mass transit expenses for commuting to and from work.

# Health Care FSA

## Key Benefits:

### Tax Savings:

- Contributions are made pre-tax, reducing your taxable income.
- Pay for eligible expenses with tax-free dollars.

### Immediate Access to Funds:

- Full annual contribution amount is available at the start of the plan year.

### Wide Range of Eligible Expenses:

- Covers medical, dental, vision care and more.

### Reduces Out-of-Pocket Costs:

- Helps manage and budget for healthcare expenses throughout the year.

## How to Use Your FSA:

- Use your Consumer Adv. Debit Card for direct payments or



- Submit claims for reimbursement of eligible expenses.

## Important Considerations:

- **Use-It-or-Lose-It Rule**
  - Funds must be used within the plan year and claims submitted by 12/31.
  - Rollover Limits apply
- **Contribution Limits**
  - Be aware of annual contribution limits set by the IRS

# Dependent Care FSA

## Key Benefits:

### Tax Savings:

- Contributions are made pre-tax, reducing your taxable income.
- Pay for eligible expenses with tax-free dollars.

### Helps Manage Work-Life Balance

- Supports employees in managing expenses for dependent care, allowing them to work without worry.

### Wide Range of Eligible Expenses:

- Covers preschool, summer day camp, before or after school programs, and child or adult daycare.

### Reduces Out-of-Pocket Costs:

- Helps budget for dependent care expenses throughout the year

## How to Use Your FSA:

- Submit claims for reimbursement of eligible expenses.

## Examples of Eligible Expenses:

- **Child Care (Up to Age 13):**
  - Pre-School and nursery school
  - Before and after school programs
  - Summer Day Camps
- **Adult / Elder Care:**
  - Adult daycare centers
  - Care for an elderly dependent

## Important Considerations:

- **Contribution Limits**
  - Be aware of annual contribution limits set by the IRS
- **Use-It-or-Lost It Rule**
  - Funds must be used within the plan year or grace period (2 ½ month extension).
  - Claims must be submitted by 12/31 following the end of the plan year.



# Commuter Accounts: **Parking** & **Mass Transit**

## What is a Parking FSA?

- A pre-tax benefit account used to pay for parking expenses as part of your daily commute to work
- Helps cover costs associated with parking at or near your workplace or public transportation hub

## What is a Mass Transit FSA?

- A pre-tax benefit account used to pay for public transportation expenses for your commute to work
- Helps cover costs associated with bus, train, subway, and other mass transit fares (not covered by your Pitt ID)

## Key Benefits:

### Tax Savings:

- Contributions are made pre-tax, reducing your taxable income.
- Pay for eligible expenses with tax-free dollars.

### Reduces Out-of-Pocket Costs:

- Helps budget for commuter related expenses throughout the year

## How to Use Your FSA:

- Submit claims for reimbursement of eligible expenses.

## Examples of Eligible Expenses:

### • **Parking FSA:**

- Parking at or near your workplace (non-university lease) i.e. Pay per day parking
- Parking at a location near public transportation

### • **Mass Transit FSA:**

- Public Transportation outside of Allegheny County (i.e. Westmoreland county)
- Vanpooling expenses

## Important Considerations:

### ➤ **Contribution Limits**

- Be aware of annual contribution limits set by the IRS

### ➤ **Use-It-or-Lost It Rule**

- Funds must be used within the plan year.
- Claims must be submitted with 180 days (6 months) of the expense date, or they are forfeited.

# Health Savings Account

## (for Panther Basic Participants only)

### Key Benefits:

#### Tax Advantages:

- Contributions are made pre-tax, grow tax-free, and can be withdrawn tax-free for qualified medical expenses
- Pay for eligible expenses with tax-free dollars.

#### Long-Term Savings:

- Unused funds roll over each year, allowing for long-term accumulation. Some HSAs even offer investment options.

#### Wide Range of Eligible Expenses:

- Helps pay for deductibles, copays, prescriptions, medical, dental and vision costs, reducing out-of-pocket expenses.

#### Portability:

- The account remains yours, even if you change jobs or health insurance plans.

#### Retirement Benefits:

- After age 65, funds can be withdrawn for non-medical expenses without penalty (subject to normal income tax)

### How to Use Your HSA:

- Use your Consumer Adv. Debit Card for direct payments or
- Submit claims for reimbursement of eligible expenses.

### Examples of Eligible Expenses:

- Doctor Visits & Hospital Bills
- Prescription Medication
- Dental Care
- Vision Care
- Mental Health Services
- Chiropractic & Physical therapy
- Over-the-Counter Medications (OTC) if approved.

### Important Considerations:

- **Contribution Limits**
  - Individual and Family Limits
  - Individuals 55+ can save an extra \$1,000 per the IRS.
- **Use-It-or-Lost It Rule**
  - N/A - Funds stay with you until depleted even if you leave the University or stop participating.

# Health Incentive Account (HIA) Reward Dollars

## What Are Reward Dollars and How Do They Work?

Health Incentive Account Reward Dollars are Funds loaded onto a UPMC Consumer Advantage debit card. Use them for eligible medical, prescription, dental, vision and over-the-counter (OTC) health care purchases (IRS Code 213(d)).

### How are they funded?

- The University of Pittsburgh adds funds to your Consumer Advantage card when you complete one of the 4 levels.

### How to Use Them?

- Pay directly with your UPMC Consumer Advantage debit card for eligible expenses.
- Pay out-of-pocket and request reimbursement by submitting itemized receipts.

### Reimbursement Process:

- Log in to your UPMC Health Plan account (accessible from my.pitt.edu)
- File a claim and upload receipts
- Get reimbursed by check or direct deposit

#### Tips:

- Keep itemized receipts for all purchases in case substantiation is required
- Regularly monitor your account balance & health tools

# Health Incentive Reward Dollars

- **Four Levels**

**Level 1 Bronze:** 75 points  
(+\$75)

**Level 2 Silver:** 150 points  
(+\$75)

**Level 3 Gold:** 225 points  
(+\$75)

**Level 4 Platinum:** 300 points  
(+\$75)

Activity	Health Incentive Reward Dollars
MyHealth Questionnaire ( <a href="#">learn how to access the questionnaire</a> )	75 points
Preventative Care (Wellness exam, flu shot)	25 points
Biometric Screening	25 points
Health Coaching: Lifestyle Program/Condition Management	25 points per session
RxWell Program (10 programs to choose from)	25 points

[Check out a full list of Wellness for Life Healthy Activities.](#)

*\* Panther Basic members will receive up to \$300 per covered adult in their September 2026 paycheck for PY 2025-26*



# Health Care FSA vs Health Savings Account (HSA) vs Health Incentive Account (HIA)

Feature	Health Care FSA (HCFSA)	Health Savings Account (HSA)	Health Incentive Account (HIA)
Eligibility	Available to eligible employees regardless of plan enrollment.	Must be enrolled in Panther Basic HDHP to elect.	Available to eligible employees enrolled in a medical plan through the University.
Tax Benefits	Pre-tax contributions, tax-free withdrawals	Triple tax advantage: pre-tax contributions, tax-free growth, tax-free withdrawals	N/A – Employer Funded
Contribution Limits	Set annually by IRS and adopted by employer	Higher limits set by IRS	N/A – Employer Funded
Fund Rollover	Use-it-or-lose-it rule for any amount that does not rollover.	Funds roll over year to year. There is no maximum rollover.	Up to 1x the plan deductible rolls over.
Investment Options	Not available	Can be invested and grow over time	Not available
Access to Funds	Full amount available at the start of the plan year/when account is opened.	Funds available as contributed.	Funds awarded after each tier level is reached for Gold and PPO participants. For Panther Basic Participants funds are added as a credit to the following September Paycheck.

# HIA vs FSA Usage Order

- What happens if you have a **Health Care FSA (HCFSA)** and available funds in the **Health Incentive Account (HIA)**?
  - The same UPMC Consumer Advantage card is used for **both** accounts.
  - The **FSA funds will automatically pull first** when using the card or filing for reimbursement. This is because it's a "use it or lose it" type of account.
  - Once the FSA funds are depleted, your account can start pulling funds from your HIA.

# When are Funds Added to the Account?

## Health Care FSA

Funds are frontloaded at the beginning of each plan year/at time of enrollment.

Ex) July 1, you would have the full plan years' worth of funds added.

## Dependent Care FSA

Funds are added monthly.

Ex) Employee payroll deductions from October will be added to your account the first week in November for use.

## Parking FSA

Funds are added monthly.

Ex) Employee payroll deductions from October will be added to your account the first week in November for use.

## Mass Transit FSA

Funds are added monthly.

Ex) Employee payroll deductions from October will be added to your account the first week in November for use.

# Eligibility & Enrollment

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Eligibility by Employment Group

Contribution Limits

When Changes can be Made



# Staff – FSA Eligibility

- **This group includes:** All full-time and regular part-time staff at the University of Pittsburgh.

Assignment Category	FTE (Full Time Equivalence)	Health Care FSA	Dependent Care FSA	Parking FSA	Mass Transit FSA
Full-Time Regular	1	✓	✓	✓	✓
Part-Time Regular	.01 - .99	✓	✓	✓	✓
All-Temps and Temporary Staff	N/A	✗	✗	✗	✗

# Union of Pitt Faculty - FSA Eligibility

- This group includes:** All full-time and regular part-time tenure-stream and non-tenure-stream faculty and librarians in the Provost Area, Health Science Schools, and School of Law, employed by the University of Pittsburgh at all campuses in the Commonwealth of Pennsylvania.

Assignment Category	FTE (Full Time Equivalence)	Health Care FSA	Dependent Care FSA	Parking FSA	Mass Transit FSA
Full-Time Regular	1	✓	✓	✓	✓
Part-Time Regular	.60 - .99	✗	✗	✓	✓
Part-Time Regular	.40 - .59	✗	✗	✗	✗
Part-Time Temporary	.01 - .39	✗	✗	✗	✗

*Please note: Part-time faculty (not grandfathered) not yet eligible for the Union of Pitt Faculty are not eligible for University benefits*

# Non-Represented Faculty – FSA Eligibility

- This group includes:** All full-time and regular part-time tenure-stream and non-tenure-stream Faculty & Librarians in roles not eligible for the Union of Pitt Faculty\*

Assignment Category	Tenure Status	FTE (Full Time Equivalence)	Health Care FSA	Dependent Care FSA	Parking FSA	Mass Transit FSA
Full-Time Regular	All	1	✓	✓	✓	✓
Part-Time Regular	Tenured or Tenure Stream	.50 - .99	✓	✓	✓	✓
Part-Time Regular	Appointment Stream	.01 - .99	✗	✗	✗	✗
Part-Time Temporary	N/A	.01 - .39	✗	✗	✗	✗

\*Includes School of Medicine Faculty & Librarians,, UPP/UPP2 Dual Employed Physicians and Union excluded job titles.

# Post-Doctoral Associate & Scholar – FSA Eligibility

- This group includes:** All full-time and regular part-time Post-Doctoral Associates (PDA) and Scholars (PDS).

Assignment Category	FTE (Full Time Equivalence)	Health Care FSA	Dependent Care FSA	Parking FSA	Mass Transit FSA
Full-Time Regular PDA	1	✓	✓	✓	✓
Part-Time Regular PDA	.01 - .99	✗	✗	✗	✗
Full-Time Regular PDS	1	✗	✗	✗	✗
Part-Time Regular PDS	.01 - .99	✗	✗	✗	✗

*Post-Doctoral Scholar benefits are deducted on an after-tax basis, and therefore, PDS are not eligible for FSAs and HSA*



# Contribution Limits

- Union of Pitt Faculty, non-represented employees, and represented employees with a current contract.

	Monthly Minimum*	Monthly Maximum*	Annual Maximum*
Health Care	\$10	\$275	\$3,300
Dependent Care	\$10	\$416.67	\$5,000
Parking	\$25	\$325	\$3,900
Mass Transit	\$25	\$325	\$3,900

- Union-represented employees in active contract negotiations (in status quo)
  - USW Staff & 7 Trades Unions

	Monthly Minimum*	Monthly Maximum*	Annual Maximum*
Health Care	\$10	\$266.67	\$3,200
Dependent Care	\$10	\$416.67	\$5,000
Parking	\$25	\$315	\$3,780
Mass Transit	\$25	\$315	\$3,780

**Please note:** The University's Plans operate on the fiscal year July 1 – June 30. For this reason, any new IRS limits are adopted for the new plan year starting July 1 (except when represented employees are under active contract negotiations).

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

# When Can Employee's Make Changes?

During the Annual **Open Enrollment Period**

- Occurs in the Spring, and changes are effective for the new plan year July 1

When experiencing an **IRS Qualified Status Change**, within **60 days** of the event

- Examples Include, but are not limited to:
  - Birth/Adoption/Placement/Fostering of a child
  - Death of an enrolled dependent
  - Change in Dependent Care (new enrollment, cancellation of enrollment, increase or decrease in cost)
  - Change in Parking or Mass Transit Arrangements (new enrollment, cancellation, change in cost etc.)
- Supporting Documentation may be required
- Some life events have rules on what benefits can and cannot be changed. For quick reference of common life events, please [refer to this reference guide](#).

Or if an employee experiences a **change in Benefits Eligibility**.

- Change in Benefit Eligibility due to a change in FTE and/or assignment category.

## Effective Date of Changes:

- For Life Events that occur **on the 1<sup>st</sup> of the month** changes are effective the first of that same month.
- For Life events that occur **after the 1<sup>st</sup> of the month**, changes are effective the 1<sup>st</sup> of the following month.

Employees in the Panther Basic PPO plan can newly enroll, waive, or make changes to their **HSA** elections at any time throughout the year by submitting the [HSA Election/Change/Termination Form](#).

# Using Your FSA

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Consumer Advantage Debit Card

Eligible vs Ineligible Expenses

FSAstore.com

Example Expenses

# UPMC Consumer Advantage Debit Card

- All employees enrolled in Panther Gold and Panther PPO receive a UPMC Consumer Advantage debit card.
  - This is because the HIA dollars are also added here, even if no FSA is elected.
  - For those enrolled into any of the 4 FSAs, your funds will be loaded onto the debit card based on the schedule on slide [15](#)
  - Use your Consumer Advantage Debit Card for **direct payments** on eligible expenses **OR** **submit claims** for reimbursement.
- Panther Basic Participants **do not receive** a UPMC Consumer Advantage debit card.
  - HIA dollars You will need to submit Claims for reimbursement if enrolled in any FSAs (dependent care, Parking or Mass Transit).





# Eligible Expenses

## Flexible Spending Accounts Member Guide

### Health Care

- Allergy medicines
- Coinsurance amounts
- Copayments
- Deductibles
- Eye examinations, eyeglasses, contact lenses, equipment, and materials
- Insect bite creams and ointments
- Sinus medications

#### Ineligible:

- Non-prescription glasses or sunglasses
- Cosmetic procedures

### Dependent Care

#### Childcare for Dependent Children under age 13

- Day care
- Nursery Care
- Pre-School
- Before-school and/or after-school care
- Day camp
- Elder day care

#### Ineligible:

- Dependent health care expenses
- Overnight camp
- Tuition for private schools
- Long Term Care services (e.g. nursing homes)

### Parking

#### Cost of parking your vehicle near your work.

- Cost of parking in a non-University lot (leases and pay by the day) that is located near your work.
- Cost of parking in a University lot if you pay by the day (i.e., do not have a University lease).

#### Ineligible:

- Spouse or dependent parking expenses
- Non-work-related parking expenses

### Mass Transit

#### Cost of commuting to work by:

- Vanpool fuel costs are reimbursable if they are paid as a separate expense and used to commute to and from work.
- Mass transit costs outside of Allegheny County
  - Train, Bus etc.

#### Ineligible:

- Spouse or dependent transit expenses
- Tunnel, bridge or highway tolls (EZ Pass)

# FSA Store: What is it?

UP TO  
**40% OFF**

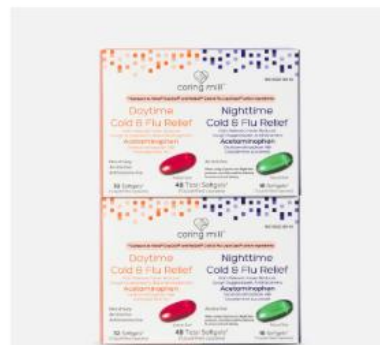
select items

Save Now

Select items only. Prices as marked. No coupon needed.  
Offer ends 11/01/2025 at 5:59 a.m. ET.



## Feel-Better Bundles



## Popular Categories



Best Sellers



Trending



Acne & Skincare



 Chat

# Baby & Mom

Home > Baby & Mom > All Baby & Mom



**NURSING & MILK  
STORAGE**



**BABY HEALTH  
MONITORS**



**CHILDREN'S PAIN RELIEF**



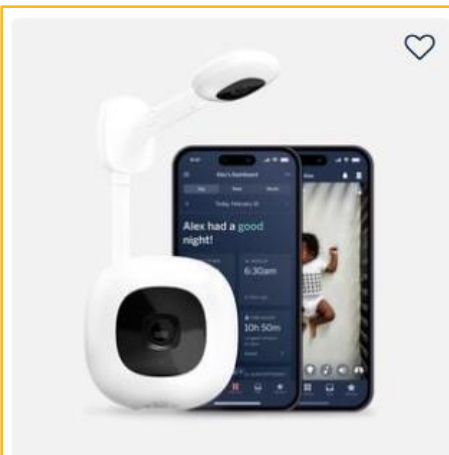
**PREGNANCY &  
FERTILITY TESTS**



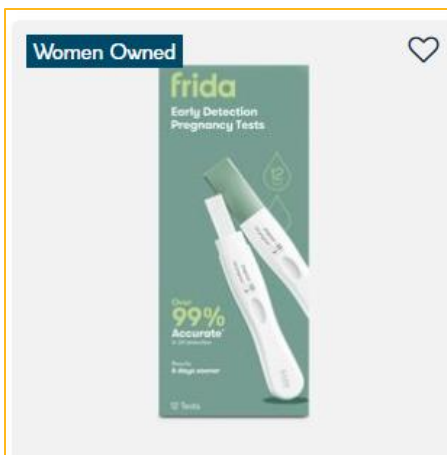
**BABY SKIN CARE**



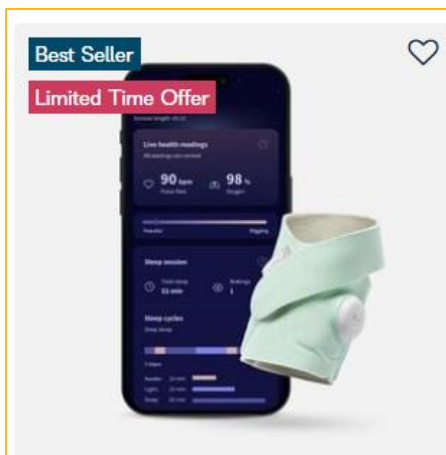
**MATERNITY &  
PRENATAL CARE**



★★★★★ 1102 Reviews  
**Nanit Pro Camera & Wall Mount  
Baby Monitor**



★★★★★ 229 Reviews  
**Frida Early Detection Pregnancy  
Test, 12 ct.**



★★★★★ 1172 Reviews  
**Owlet Dream Sock Baby Monitor,  
Mint**



★★★★★ 81 Reviews  
**Lansinoh Recovery Bundle, 1 Set**



★★★★★ 164 Reviews  
**Boogie Bottoms No-Rub Diaper  
Rash Pump Spray, 1.7 oz.**

# High-Tech Health

145 Products  
All FSA eligible

Sort



Midnight



Cloud

OURA  
Naturally colorful. Powerfully personal. Say hello to the  
**Oura Ring 4 Ceramic Collection.**

Shop Now



Petal



Tide

Best Seller



★★★★★ 551 Reviews

Full Body Analysis Scale — Caring

Best Seller



★★★★★ 348 Reviews

Wave Full Body Circulation Plate —

Best Seller



★★★★★ 140 Reviews

Portable Nebulizer — Caring Mill™

Best Seller



★★★★★ 751 Reviews

Dr Dennis Gross DRx Skin Care Mask



# Joint & Muscle Relief



**THERAPEUTIC PAIN  
RELIEF**



**BRACES & SUPPORTS**



**JOINT & MUSCLE  
SUPPORT**



**GLUCOSAMINE &  
CHONDROITIN**



**LEG & FOOT SUPPORT**



**HOT & COLD PACKS**



★★★★★ 29 Reviews  
**Caring Mill™ Lumbar & Neck  
Revolving Pulse Heat Therapy...**



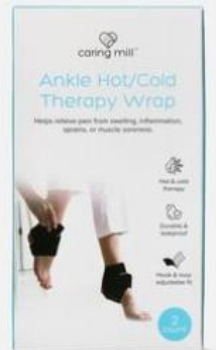
★★★★★ 31 Reviews  
**Caring Mill Leg & Knee Support  
Memory Foam Pillow**



★★★★★ 844 Reviews  
**Sharper Image Calming Heat  
Massaging Weighted Heating Pad,...**



★★★★★ 1387 Reviews  
**Revive Heated Massage Gun (2-  
pack) — Caring Mill™ by Aura**



**Caring Mill™ Ankle Hot/Cold  
Therapy Wrap, Set of 2**

# Surprising FSA-Eligible Items



★★★★★ 368 Reviews  
Johnson & Johnson All-Purpose First Aid Kit – 160 ct.



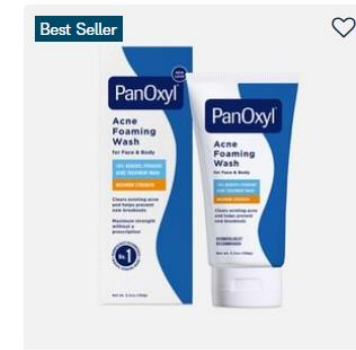
★★★★★ 137 Reviews  
Dr. Scholl's Prevent Pain Insole, Women



★★★★★ 6 Reviews  
Caring Mill™ Lavender Scented Epsom Salt, 2lb



★★★★★ 218 Reviews  
Supergoop! Bright-Eyed 100% Mineral Eye Cream, SPF 40, .5 fl oz.  
\$42.00

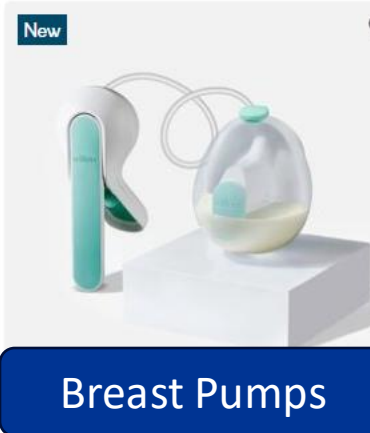


★★★★★ 578 Reviews  
PanOxyl Acne Foaming Wash for Face & Body, 5.5 oz.  
\$12.99

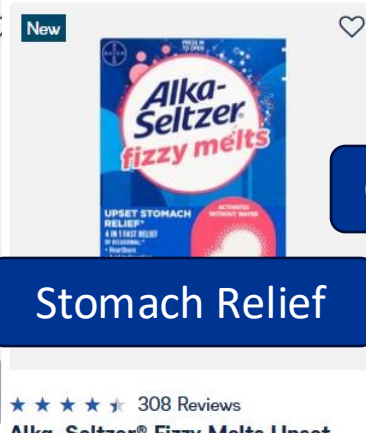


★★★★★ 401 Reviews  
Mighty Patch Original Acne Treatment Patches, 72 ct.

Acne Treatments



Willow Wave Wearable Manual Pump



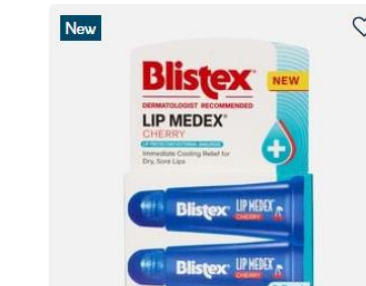
★★★★★ 308 Reviews  
Alka-Seltzer® Fizzy Melts Upset Stomach Relief, Mixed Berry, 16 ct.



VIM & VIGR Heathered Collection Cotton Compression Socks, Dark...



★★★★★ 8 Reviews  
Caring Mill™ Menopause Relief Gel Pads, 4 ct.  
\$14.99



Blistex Lip Medex Cherry Tube 2-Pack .35 oz.



WTHN Acupressure Neck Wedge



★★★★★ 10041 Reviews  
Carefree Original Regular Pantliners, Scented, 20 ct.



# Eligibility List

- **FSA Store:** [www.fsastore.com/fsa-eligibility-list](http://www.fsastore.com/fsa-eligibility-list)
- **HSA Store:** [www.hsastore.com/hsa-eligibility-list](http://www.hsastore.com/hsa-eligibility-list)

The screenshot shows the FSA Store website interface. At the top, there's a search bar labeled 'Search Eligible Products'. Below it, the main heading is 'The Complete FSA Eligibility List™' with the subtitle 'The most comprehensive FSA, HSA, and HRA eligibility list available on the web.' A button labeled 'Shop Eligible Products' is prominently displayed. Below this, there's a section for 'Find out what's eligible' with a dropdown menu set to 'FSA' and a search bar labeled 'Search The Eligibility List'. A 'Filters' button is visible on the right. The main content area displays a grid of product cards. Each card shows a product name, its eligibility status (e.g., 'ELIGIBLE' in green or 'NOT ELIGIBLE' in red), and a 'SHOP' button. The products shown include AA Meeting Transportation, Abdominoplasty, Acetaminophen, Acid Controller, Acne Medicine, and Activated Charcoal.

The screenshot shows the FSA Store website's menu. At the top, there are links for 'FSASTore.com' and 'HSASTore.com'. Below these is a 'Menu' button and the 'FSA store' logo. The menu lists various categories of products and services: Health Tech, Hearing Aids, Insoles, Lab Testing, Men's Health, Mental Health, Rx Medications, Sleep & CPAP, Weight Loss, and Women's Health. There is also an 'Explore All' link. Below the menu is a 'Resources' section with links to the 'Eligibility List™', 'Learning Center', 'FSA Spending Calculator™', 'Savings Center™', and 'What is an LMN?'. There is also an 'Explore All' link at the bottom of the resources section.

# Knowing Your Deadlines

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Plan Year vs Grace Period vs Carryover

Claim Submission Deadlines

Notifications

Unused Funds

Tips to Avoid Missing your FSA Deadline

# Plan Year vs Grace Period vs Carryover

## Plan Year

- The 12-month period during which you can incur eligible expenses.
- Applies to all FSAs.
- For Pitt employee plans, the plan year is July 1 – June 30.

## Grace Period

- Extra time after the plan year to incur and submit eligible expenses (i.e. 2 ½ month extension for the dependent care FSA until Sept. 15).
- Applies to the Dependent Care FSA only.

## Carryover

- Allows a portion of unused funds to rollover into the next plan year.
- Applies to Health Care FSA & HIA accounts.
- Does not apply to the Dependent Care or Commuter FSAs.

For rollover amounts specific to your employment group please visit our [Health & Wellness](#) webpage.

# FSA Claim Submission Deadlines

## Health Care & Dependent Care

Note: The Dependent Care account has a 2 ½ month extension that allows you to claim expenses incurred through 9/15 for dependent care.

Example Plan Year	Claims Incurred	Claim Filing Grace Period	Claim Filing Deadline
2024-25 (Previous)	July 1, 2024 - June 30, 2025	6 months	December 31, 2025
2025-26 (Current)	July 1, 2025 - June 30, 2026	6 months	December 31, 2026

## Parking & Mass Transit

Qualified commuter expense account (both parking and mass transit) **claims must be submitted within SIX MONTHS (180 days) of the date of the claim.**

- For example, a parking or mass transit receipt dated January 1 must be submitted by July 1. A parking or mass transit receipt dated March 1 must be submitted by September 1. Parking and/or mass transit claims submitted beyond the six-month window will not be eligible for reimbursement.

➤ Additional information about the Flexible Spending Accounts is available online at <https://www.hr.pitt.edu/current-employees/benefits/health-and-wellness/fsa>

# Filing Deadline – December 31, 2025

- **Reminder Letter** sent to FSA participants with available funds to remind them of the **12/31** claim filing deadline.
- **Final Deadline** to file claims for the 2024-25 Plan Year. **Unused funds will be forfeited if not claimed by the filing deadline\*.**

December						
Mon	Tue	Wed	Thu	Fri	Sat	Sun
1	2	3	4	5	6	7
8	9	10	11	12	13	14
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

*\*Note: For the Commuter Expense Accounts : Mass Transit and Parking, those claims must be submitted within six months of the expense date, or they are otherwise forfeited.*

# Notifications

- Employees with remaining balances in their Flexible Spending Accounts will receive reminder notifications encouraging them to submit eligible claims before the deadline, if applicable.

## FSA Balance Reminders

### **Mailed Letters (2)** – Oct. & Dec.

(sent to the address on file with the University in PittWorx)

### **Email Reminders from UPMC**

(for those opted into emails through the UPMC Consumer Advantage Portal)

### **Email Reminder from OHR** – Nov.

### **UPMC Consumer Advantage Portal Announcement** – Oct – Dec.

### **UPMC Consumer Advantage Portal Message**

(for those not opted into emails through the UPMC Consumer Advantage Portal a message in the portal will appear)





# What happens to unused FSA Funds?



- Claims not submitted by the respective claim submission deadlines are **forfeited**.
  - i.e., within 6 months of the expense date for Parking/Mass Transit
  - i.e., by Dec. 31 for Health Care FSA and the Dependent Care FSA
- Forfeited funds are **not refunded** to employees.
- These funds are held in a designated trust account.
- Trust funds are used exclusively for operating costs of the FSA program.

# Tips to Avoid Missing Your FSA Deadline

## 1. Set Calendar Reminders

Add key FSA dates (enrollment period, claim submission deadline, grace period end) to your digital calendar.

Use recurring reminders for annual enrollment and mid-year check-ins.

## 2. Use Phone or Smart Device Alerts

Set phone alarms or push notifications a few days before each deadline.

Consider using smart devices like Amazon Alexa or Google home to set reminders.

## 3. Opt In to Electronic Communications

Make sure your Pitt email is regularly checked.

Confirm you're subscribed to HR or Benefits email updates.

Opt in to electronic communications through UPMC.

## 4. Keep Your FSA Info Handy

Bookmark your FSA portal or app for quick access.

## 5. Track Your Expenses Early

Don't wait until the last minute to submit claims—track and submit them as you go.

## 6. Know Your Deadlines

Enrollment periods

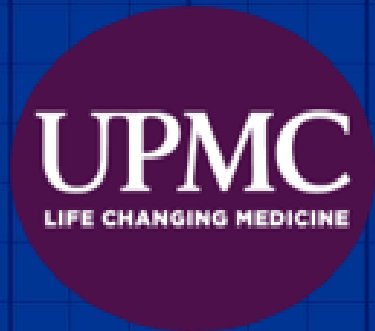
Claim submission deadlines

Grace period or carryover rules

# Claim With Confidence

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Presented by Candice Oberman, Sr. Ancillary Analyst at UPMC Health Plan



# UPMC Consumer *Advantage*

- Healthcare FSA – out of pocket medical, dental and vision expenses
- Dependent Care FSA – childcare or elder care during work hours
  - Commuter Parking – parking expenses during work hours
  - Commuter Transit – bus transportation to and from work

# What's eligible: surprising expenses you might not know

- Acupuncture
- Contact solution
- Cough drops
- CPAP machine and accessories
- Feminine products
- Fertility monitor
- Foreign medical care (while traveling)
- Life Alert System
- Midwife Treatment
- Nicotine gum
- OTC pain medicine
- Oura ring
- **Medical, Dental and Vision – copays, deductibles, coinsurance**

## How to View your Account balances on the Consumer Advantage portal

1. Log on to “my.pitt.edu” <https://my.pitt.edu/portal/server.pt>
2. Type “UPMC” in the “What would you like to find?” field, and click the Search icon.
3. Scroll down and click on “UPMC Health Plan”
4. Click the “My Health” link at the top of the screen
  - Under “Spending and Billing” select **Spending Accounts**.
  - Click the UPMC Consumer Advantage link. This will automatically sign you on to the spending account portal.

The screenshots illustrate the following steps:

- Step 1:** The University of Pittsburgh Pitt Passport login page. It features a blue header with the university logo and name, followed by an orange bar with 'Pitt Passport'. Below are input fields for 'Username' (with placeholder 'Enter username') and 'Password', a yellow 'Submit' button, and links for 'Forgot password?' and 'Need Help?'. A 'New Account Activation' link is at the bottom.
- Step 2:** A search bar with the placeholder text 'What would you like to find?' and a magnifying glass icon.
- Step 3:** A search result card for 'UPMC Health Plan Access' showing 'UPMC Health Plan' with an information icon and a heart icon.
- Step 4:** The 'Spending and Billing' section of the portal. It has a purple header with the university logo and name, and a navigation bar with 'Home', 'Coverage and Benefits', and 'Spending and Billing'. The 'Spending and Billing' section lists several options: 'Spending Summary', 'Claims and EOBs', 'Spending Accounts' (highlighted with a red box), and 'Explore Treatment and Cost Options'.



# Viewing Consumer Advantage Portal

- On the home page you can do many things
  - File a claim “Reimburse Myself”
  - View account balances
  - View any receipt requests under “Tasks” section

## UPMC Consumer *Advantage*®

Home Accounts Tools & Support Message Center **76**

**Get a headstart on the new year!**  
Win this winter with the latest in eligible health.

[Shop FSA Store](#)

**I Want To:**

[Reimburse Myself](#) [Send Payment](#) [Manage My Expenses](#)

**Tasks** **0**

No current Tasks.

**My HSA Planner**

Is an HSA a good option for your healthcare expenses?

Accounts	
01/01/2025-12/31/2025	
01/01/2025-12/31/2025 Health Care FSA ⓘ	AVAILABLE \$3.92

# Viewing Consumer *Advantage* Portal

- Account summary, activity, claims status
- Under profile – issue new debit cards, add bank information for direct deposit
- I want to – file a claim

Home

Accounts

Tools & Support

Message Center **76**

## ACCOUNTS

Account Summary

Account Activity

Expenses

Claims

Payments

Statements

## PROFILE

Profile Summary

Banking/Cards

Payment Method

## I WANT TO

Reimburse Myself

Send Payment

Manage My Expenses

# Viewing Consumer *Advantage* Portal

## Tools & Support

- Forms, guides
- Add banking for direct deposit
- Issue new card
- Opt in/out of emails
- Directions on how to download mobile app

The screenshot shows the UPMC Consumer Advantage Portal with the 'Tools & Support' tab selected. The page is divided into two main columns. The left column, titled 'Documents & Forms', lists various forms and guides under the heading 'FORMS'. The right column, titled 'How Do I?', lists common user actions. The UPMC logo is visible in the bottom right corner.

Home	Accounts	Tools & Support	Message Center <span>76</span>
<h2>Tools &amp; Support</h2>			
<h3>Documents &amp; Forms</h3> <p><b>FORMS</b></p> <ul style="list-style-type: none"><li>2025 FSA Brochure</li><li>Automatic Orthodontia Request Form</li><li>FSA Store FAQ</li><li>HSA Welcome Guide</li><li>Medical Necessity Form</li><li>Privacy Statement</li><li>Reimbursement Request Form</li><li>Terms and Conditions</li><li>UPMC Consumer Advantage Information Authorization Form</li></ul>		<h3>How Do I?</h3> <ul style="list-style-type: none"><li>Change Payment Method</li><li>Report Card Lost or Stolen</li><li>Update Notification Preferences</li><li>Download Mobile App</li></ul>	

# Viewing Consumer *Advantage* Portal

## Message Center

- Receipt requests, claim denials, direct deposit notifications, etc.
- You can also update notification preferences here – opt in/out of emails and notifications

The screenshot shows the 'Message Center' section of the Consumer Advantage Portal. At the top, there is a navigation bar with links for 'Home', 'Accounts', 'Tools & Support', and 'Message Center' (which is highlighted and shows a red badge with the number 76). Below the navigation bar, the 'Message Center' title is displayed. To the right of the title, there are two links: 'Update Notification Preferences' with a settings icon and 'View Statements' with a magnifying glass icon. Below these links is a section titled 'Current Messages' with an 'Archive' link and icon on the right. Under 'Current Messages', there is a table with three columns: 'DATE/TIME', 'FROM', and 'SUBJECT'. The table contains three rows of messages, each with a checkbox on the left and a 'View' link on the right.

<input type="checkbox"/>	DATE/TIME ▼	FROM	SUBJECT	
<input type="checkbox"/>	8/4/2025 7:09 PM	Auto-generated	UPMC Consumer Advantage Debit Card Purchase Not...	<a href="#">View</a>
<input type="checkbox"/>	6/18/2025 10:23 AM	Auto-generated	UPMC Consumer Advantage Debit Card Purchase Not...	<a href="#">View</a>
<input type="checkbox"/>	6/10/2025 10:39 AM	Auto-generated	UPMC Consumer Advantage Debit Card Purchase Not...	<a href="#">View</a>

# Submitting Claims

- Select Reimburse Myself
- Select which plan you want to be reimbursed from, Medical, Dependent Care, Parking, Transit
- Select if you want to pay you or directly pay the provider
- Click next



UPMC Consumer *Advantage*®

Home Accounts Tools & Support Message Center 76

Add your Consumer Advantage debit card number to Mobile Wallet to tap and pay!  
[View More](#)

I Want To:

Reimburse Myself Send Payment Manage My Expenses

Create Reimbursement \* Required

Online claims filing is a fast and easy way to file claims. Just click the "File A Claim" button next to the account you wish to use and start filing!

For Commuter Accounts, per IRS regulations, claims can only be reimbursed if they are submitted within 180 days of the dates of service, up to the mandated maximums.

Pay From \* Medical

Pay To \* ⓘ Me

Based on your selection, you will be requesting a Claim Reimbursement.

Cancel Next

# Submitting Claims

- Select upload valid documentation and attach your receipts
- If you have auto-analyze selected, the fields for the claim will generate from the receipt provided
- Select next



- Once uploaded, select I have read, understand and agree to the Terms
- Select Submit




### Receipt or Documentation

**Upload a receipt or documentation**


What information is required?



Documentation \*  [Upload Valid Documentation](#) 

☒ Auto-analyze my claims info   
We are unable to auto-analyze multiple documents.

[Cancel](#) [Previous](#) [Next](#)

### Transaction Summary (1)

FROM	TO	EXPENSE	AMOUNT	APPROVED AMOUNT 	
+ 01/01/2025-12/31/2025 Health Care FSA	Me	Other Medical	\$0.01	\$0.01	<a href="#">Remove</a> <a href="#">Update</a>
<b>Total Amount</b>			<b>\$0.01</b>	<b>\$0.01</b>	

**Claims Terms and Conditions**  Agreed 

☒ I have read, understand, and agree to the [Terms and Conditions](#).

[Cancel](#) [Save for Later](#) [Add Another](#) [Submit](#)



# Claim Form

- If you do not use your debit card or file a reimbursement claim online, you can complete this form for a manual reimbursement
- This form must be completed in full or the claims processors will request additional information. They cannot assume you want to be reimbursed by the receipt only. You must sign off based on step 3 completion.
- This form can be emailed to [consumeradvantage@upmc.edu](mailto:consumeradvantage@upmc.edu) or faxed to 1-844-361-4700
- If you have banking information provided, your direct deposit will be received within 2-3 business days after review of the claim
- If you do not have banking information, a check will be mailed the day after review of the claim. Please allow 5-7 business days for mailing of the check.
- There is no minimum reimbursement amount.

## Step 1: Participant information

\*=Required Fields

\*Employer Name (Do not abbreviate)

\*Member ID

\*Participant Name (First, MI, Last)

Note: Reimbursements will be sent to the address on file with UPMC Benefit Management Services. If an address change or update is needed, please contact your Human Resources administrator.

## Step 2: Reimbursement information

When submitting a receipt for a copayment, be sure the copayment description is on the receipt. In some cases, you will need to ask for a receipt at the point of service. If the copayment is not clearly identified, have the provider write "copayment" on the receipt and sign it.

## Step 3: Claim information

*Plan Type <sup>1</sup>	*Did You File Online? (Y or N)	*Date(s) Expense(s) Incurred	*Merchant/Provider Name	*Name of Person Receiving Product/Service	*Claim Amount
					\$
					\$
					\$
					\$
					\$
<b>*Plan Types</b> FSA-health care FSA; DCA-dependent care FSA; LFSA-limited purpose FSA; PKG-commuter parking account; <sup>2</sup> TRN-commuter transit account; <sup>2</sup> HRA-health reimbursement arrangement; HIA-health incentive account				<b>*Total Reimbursement Requested</b>	= <input type="text"/>

<sup>1</sup>For qualified transportation accounts, per IRS guidelines, claims can be reimbursed only if they are submitted within 180 days of the date of service, up to the mandated maximums.

## Step 4: Dependent care

If you are unable to provide a receipt for any claim(s) submitted for your dependent care account, your day care provider must sign below. If you would prefer to file only one claim for the plan year, please access the Recurring Dependent Care Request Form in the Forms section of the UPMC Consumer Advantage website.

Dependent Name

Date of Birth (mm/dd/yyyy)

☐

Adult Care

☐

Child Care

Service Type (choose one)

## Provider signature and certification

I certify that the information provided is accurate. I understand that the purpose of my signature on this form is to eliminate the necessity for the participant to provide receipts for reimbursement purposes.

\*Dependent Care Provider Signature

## Step 5: Participant certification

I certify that the reimbursement requests I am submitting are eligible expenses as defined by the IRS and that I have not been reimbursed for these expenses, nor am I seeking reimbursement for these expenses from any other source. I understand that UPMC Benefit Management Services, its agents, or employees will not be held liable if I submit ineligible expenses for reimbursement. By submitting this request, I certify that the information provided is complete and accurate. If there are any changes in the information provided, I understand that it is my responsibility to notify UPMC Benefit Management Services. I understand that I should retain a copy of all submitted documentation in case of an IRS audit.

\*Participant Signature

\*Date

# Using your FSA debit card wisely

- Your debit card can be used for dates of service (DOS) during the current plan year only.
  - Example - If you receive an invoice from a provider for DOS in June 2025 and it is October 2025, you cannot use the debit card to pay for these services because it is not from the current plan year.
  - If the card is used for DOS outside of the current plan year, a repayment request will be sent, to remain compliant with the IRS regulations.
- Commuter accounts
  - The card may not work at some parking lots and meters. It will depend on how the merchant has their card machine coded
  - You can only swipe the card up to the available balance, commuter accounts are not prefunded like the Healthcare FSA

# Q&A

# Bridging Benefits

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Previous & Upcoming Sessions

# Previous Bridging Benefit Sessions

Date	Topic	Registration Link	Shareable PDF
Jan. 27, 2025	Education Benefits for Dependent Children	Closed - View Recording*	Presentation
Feb. 27, 2025	Education Benefits for Employees, Spouses & Domestic Partners	Closed - View Recording*	Presentation
March 27, 2025	Back to Basics: General Benefits Overview	Closed - View Recording*	Presentation
April 24, 2025	Financial Wellness Benefits & Resources	Closed - View Recording*	Presentation
May 22, 2025	Preparing for the new Plan Year (Post-Open Enrollment)	Closed - View Recording*	Presentation
June 26, 2025	Planning for Parenthood Session One - Staff	Closed - View Recording*	Presentation
June 26, 2025	Planning for Parenthood Session Two - Faculty	Closed - View Recording*	Presentation
July 24, 2025	Retirement Savings Plan Vesting & The Accelerated Option	Closed - View Recording*	Presentation
Aug. 21, 2025	Understanding Student Health Insurance	Closed - View Recording*	Presentation
Sep. 25, 2025	Wellness 101 – Navigating Stress in the Academic Season	Closed - View Recording*	Presentation

- Recordings and slides of previous **Bridging Benefits** sessions are available on-demand at:
  - [hr.pitt.edu/bridging-benefits](https://hr.pitt.edu/bridging-benefits)
  - [Download a shareable PDF about our \*\*Bridging Benefits\*\* webinar series for September through December](#)



# Upcoming Bridging Benefits Sessions



Today's Session

**Thursday, Oct. 30, 2025**

## **Maximize Your FSA: Know Your Deadlines, Claim with Confidence**

Account basics

Covering eligible expenses

Claim deadlines

How to submit for reimbursement and more!

**Recording and slides will be made available online**



Upcoming

**Thursday, Nov. 20, 2025**

## **Retirement Ready: Your Step-by-Step Planning Guide**

- Learn the University's official retirement process (Eligibility/Steps)
- What to expect for retirement benefits
- Timelines, forms and helpful resources
- [Register](#) | [Flyer](#)



Upcoming

**Thursday, Dec. 11, 2025**

## **Pitt Perks Unpacked: Your Guide to Voluntary Benefits**

- Discover discount programs
- Learn about voluntary benefits
- And additional support resources!
  - [Register](#) | [Flyer](#)

Learn More or watch previous Bridging Benefit sessions at: [www.hr.pitt.edu/bridging-benefits](http://www.hr.pitt.edu/bridging-benefits)



# Stay Connected

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# Next Steps:

## ❑ Register for a Session if Interested!

- <https://www.hr.pitt.edu/bridging-benefits>

## ❑ Follow Us on Social Media



## ❑ Keep an Eye Out for Future Sessions!

## ❑ Take our Bridging Benefits – Experience Survey

- Link will be sent via email following today's session.
- The recording + slides will also be made available on the Bridging Benefits Webpage.



# Resources & Contact Information

Department:	Topic:	Where to Learn More:
<b>Benefits Department</b> Phone: 833-852-2210 Mon - Fri 8:30 a.m. – 5 p.m.	Benefits Eligibility Charts	<a href="http://www.hr.pitt.edu/health-and-wellness">www.hr.pitt.edu/health-and-wellness</a>
	Health and Wellness Benefits <ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Dependent Care FSA</li> <li>• Commuter Expense FSAs               <ul style="list-style-type: none"> <li>• Parking FSA</li> <li>• Mass Transit FSA</li> </ul> </li> </ul>	<a href="http://www.hr.pitt.edu/health-and-wellness">www.hr.pitt.edu/health-and-wellness</a>
	Flexible Spending Accounts Member Guide	<a href="#">Brochure</a>
	Health Incentive Account (HIA)	<a href="http://www.hr.pitt.edu/wellness-for-life/wellness-incentives">www.hr.pitt.edu/wellness-for-life/wellness-incentives</a>
<b>UPMC Member Services</b> Phone: 1-888-499-6885 Mon - Fri 8:00 a.m. – 6 p.m.	Account Balance Questions	Contact UPMC Member Services or visit your <a href="#">Online Portal</a>
	Lost or Replacement Cards	Contact UPMC Member Services
	Claims & Reimbursement Assistance	Contact UPMC Member Services
<b>FSA Store.com</b>	FSA Eligible Purchases	<a href="https://fsastore.com/">https://fsastore.com/</a>
<b>HSA Store.com</b>	HSA Eligible Purchases	<a href="https://hsastore.com/">https://hsastore.com/</a>

Online inquiries to the Benefits Department can be submitted at: [www.hr.pitt.edu/contact-ohr](http://www.hr.pitt.edu/contact-ohr)

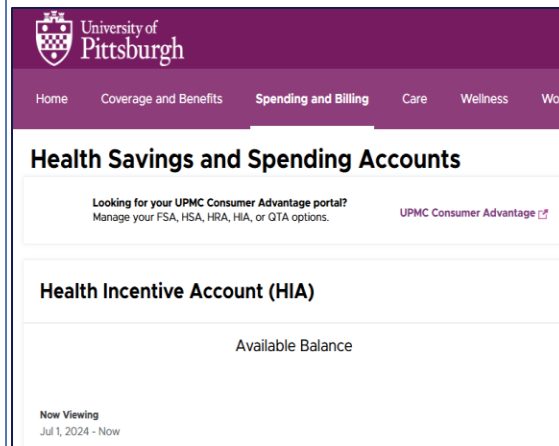
# Accessing Your Account via Single-Sign-On



## LOG IN VIA MY.PITT.EDU

Log in to **Health Savings and Spending Accounts** via *Pitt Passport* (my.pitt.edu)

For questions on claims and the submission process please contact UPMC Member Services at 1-888-499-6885.



## ACCESS YOUR ACCOUNT

Navigate to **Spending and Billing**

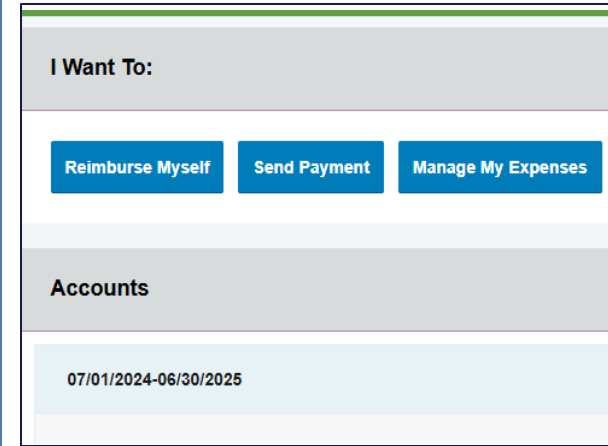
- Alternatively, select **View Account Summary** directly from the home page under spending accounts



## ACCESS THE UPMC CONSUMER ADVANTAGE PORTAL

Click **UPMC Consumer Advantage Portal**

- If it's your first visit, you'll need to setup security questions



## SELECT "I WANT TO"

- **Reimburse Myself** (to submit a claim for reimbursement)
- **Send Payment** (to a provider or another person)
- **Manage My Expenses** (to view the status/add or export expenses)

Employees can also complete a [Reimbursement Request Form](#) and submit it to UPMC Benefit Management Services





# University of Pittsburgh®

Office of Human Resources Benefits Department

**<https://www.hr.pitt.edu/current-employees/benefits>**

**Contact us at 833-852-2210 or online at <https://www.hr.pitt.edu/contact-ohr>**