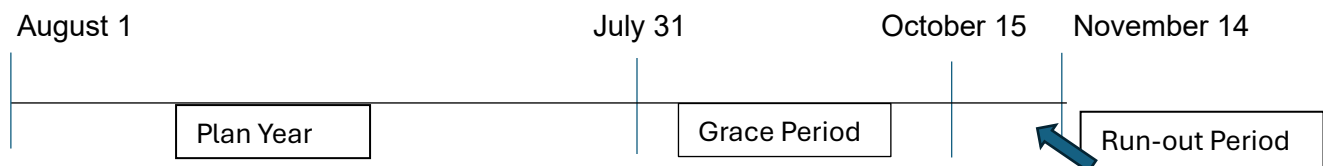


# Health Flexible Spending Account Grace Period

Below are some frequently asked questions to help explain the claims grace period.

- Q:** How does this claims grace period benefit me?
- A:** It allows you an additional period of time after the end of the current plan year to **incur** new expenses and submit for reimbursement from your prior plan year account balance.
- Q:** Does BRi determine which expenses are paid from the old plan year and which expenses are paid from the new plan year?
- A:** No. BRi will process claims as they are received. It is important for you to submit all expenses you wish to have reimbursed from your prior year's account balance **BEFORE** you submit new plan year expenses. BRi will NOT be able to reprocess claims. For example: You submit an expense incurred during the grace period and this claim reimburses all remaining prior year funds. At a later date you submit an expense incurred prior to the grace period. This claim will be denied because no funds remain in your prior year's account.
- Q:** Does the claims grace period exist for me even if I do not make an election for the new plan year?
- A:** Yes. As long as you are a participant on the last day of the current plan year, you will be entitled to incur and submit expenses for reimbursement during the claims grace period.
- Q:** Can you show how the claims grace period and run-out period look on a timeline?
- A:** Yes

## ***Flexible Spending Plan Year with Claims Grace Period and Run-out Period.***



- Plan Year: August 1<sup>st</sup> through July 31<sup>st</sup>
- Grace Period: Additional 2 ½ months to incur expenses for the previous Plan Year
- Run-out Period: Additional 105 days from the end of the Plan Year to submit all expenses incurred