Course Outline

Flexible Spending Accounts (FSAs)
Four-credit course

Section 125 Plans
I. IRC Section 125
II. Doctrine of Constructive Receipt
III. Plan Sponsors and Employers
IV. What Is a Flexible Spending Account (FSA)?
V. Tax Considerations for Employees
VI. Nondiscrimination Testing

Estimated Time to Complete: 20 minutes

Health Care Flexible Spending Accounts (HCFSAs)
I. What Is an HCFSA?
II. HCFSA Requirements
III. General-Purpose HCFSA
IV. IRC Section 213(d) Expenses
V. Miscellaneous Expenses
VI. Limited-Purpose HCFSA
VII. Limited-Purpose HCFSA Expenses
VIII. Post-Deductible HCFSAs
IX. Ineligible Medical Expenses for Any Type of HCFSA

Estimated Time to Complete: 30 minutes

HCFSA Rules and Design Options
I. Eligible Dependents for HCFSAs
II. Uniform Coverage Rule
III. Use-It-or-Lose-It Rule
IV. Grace Period
V. Carryover Provision
VI. Runout Periods

Estimated Time to Complete: 30 minutes

Compliance Considerations for HCFSAs
I. Employee Retirement Income Security Act of 1974 (ERISA)
II. Excepted vs. Nonexcepted Benefits
III. The Availability Condition
IV. The Maximum Benefit Condition
V. HIPAA Compliance for HCFSAs
VI. ACA Contribution Limits for All HCFSAs
VII. ACA Compliance for HCFSAs

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VIII. Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)
IX. COBRA Premiums
X. Overspent HCFSAs
XI. Applying COBRA to an HCFSA with a Grace Period
XII. Applying COBRA to an HCFSA with a Carryover Provision

Estimated Time to Complete: 40 minutes

Premium Reimbursement Accounts (PRAs)
I. What Is a PRA?
II. PRA Requirements
III. PRA Expenses
IV. Compliance Considerations for PRAs

Estimated Time to Complete: 20 minutes

Dependent Care Flexible Spending Accounts (DCFSAs)
I. What Is a DCFSA?
II. DCFSA Requirements
III. Eligible Dependents for DCFSAs
IV. Dependent Care Expenses

Estimated Time to Complete: 30 minutes

Election Rules for All FSAs
I. Making Elections
II. Administering Salary Reductions
III. Correcting Elections
IV. Changing Elections
V. HIPAA Special Enrollment Events
VI. Change in Status Events
VII. Significant Cost or Coverage Change Events
VIII. Judgments, Decrees and Orders
IX. Entitlement to Medicare or Medicaid

Estimated Time to Complete: 40 minutes

FSA Continuation During Leaves of Absence
I. Family and Medical Leave Act of 1993 (FMLA)
II. Special FMLA Requirements
III. Collecting HCFSA Contributions From an Employee on FMLA Leave
IV. Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)
V. Qualified Reservist Distributions
VI. DCFSA Claims While on Leave of Absence

Estimated Time to Complete: 30 minutes

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FSA Claims
I. Claim Certification
II. Claim Substantiation
III. HCFSA Substantiation
IV. DCFSA Substantiation
V. PRA Substantiation
VI. Dates of Service
VII. Period of Coverage
VIII. Claim Reviews, Denials and Appeals
IX. Reimbursement Payments and Debit Cards
X. Coordination of HRA and HCFSA Reimbursements

Estimated Time to Complete: 30 minutes

Terminating Participation in an FSA
I. Terminating Participants
II. Claims for Deceased Participants
III. Processing Reimbursements After HCFSA Termination
IV. DCFSA Termination
V. PRA Termination
VI. Termination and Rehire

Estimated Time to Complete: 30 minutes

Pros and Cons of FSAs
I. Pros and Cons for an Employee
II. Pros and Cons for an Employer
III. Comparing HRAs, HSAs and HCFSAs

Estimated Time to Complete: 20 minutes

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