

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 HCFSAs?
- II. HCFSAs Requirements
- III. General-Purpose HCFSAs
- IV. IRC Section 213(d) Expenses
- V. Miscellaneous Expenses
- VI. Limited-Purpose HCFSAs
- VII. Limited-Purpose HCFSAs Expenses
- VIII. Post-Deductible HCFSAs
- IX. Ineligible Medical Expenses for Any Type of HCFSAs

Estimated Time to Complete: 30 minutes

HCFSAs 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
- VIII. Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)
- IX. COBRA Premiums
- X. Overspent HCFSAs
- XI. Applying COBRA to an HCFSAs 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

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 HCFSAs Reimbursements

Estimated Time to Complete: 30 minutes

Terminating Participation in an FSA

- I. Terminating Participants
- II. Claims for Deceased Participants
- III. Processing Reimbursements After HCFSAs Termination
- IV. DCFSAs 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

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.