



Date: 20 November 2018

To: All Civilian Employees

Subj: Flexible Spending Account (FSA) Contribution Limits for 2019

1. This is the fourth message published to inform you of the current ongoing Federal Benefits Open Season that ends December 10, 2018. You can find the prior Open Season messages at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits-Officer-Messages.aspx>. The Internal Revenue Service (IRS) has announced the following Flexible Savings Account (FSA) plan contribution limits for 2019.

- The annual employee pre-tax maximum contribution limit allowed under both the Health Care Flexible Spending Account (HCFSA) and Limited Expense Health Flexible Spending Account (LEXFSA) has increased \$50 - from \$2,650 to \$2,700.
- The annual employee pre-tax maximum contribution for Dependent Care Flexible Spending Accounts (DCFSA) remains unchanged at \$5,000.
- The increase for the HCFSA and LEXFSA is effective for plans beginning on or after January 1, 2019.

2. Please note that the Federal Flexible Spending Account Program's (FSAFEDS) open season educational materials and plan brochure reflect the current limit of \$2,650 and cannot be updated. However, updates will be posted on the FSAFEDS website at www.FSAFEDS.com and on the Office of Personnel Management website at <http://www.OPM.gov/FSA>.

4. Eligible employees must enroll in FSAFEDS at www.FSAFEDS.com during the Open Season occurring now to December 10, 2018. You cannot enroll using the GRB Platform. Open Season enrollments are effective January 1, 2019. Enrollment does NOT automatically carry forward year to year; therefore, current enrollees must remember to enroll during the open season to continue participating in FSAFEDS.

5. If you enrolled in an FSA plan prior to this announcement and want to take advantage of the increased employee pre-tax maximum contribution limit, you must make a new election at www.FSAFEDS.com before Open Season ends on December 10, 2018.

Thank you,

Mary E. Foley