Department of Administrative Services

2027

Flexible spending accounts
Health savings accounts
Commuter benefits

STATE OF OHIO EMPLOYEES

In this guide, you will find the information you need to make informed benefit selections for your pre-tax savings plans. Take time to carefully review each plan and its offerings and consider how they may benefit you and your family. After reviewing your options, submit your flexible spending account(s) (FSA) benefit elections during the FSA Open Enrollment period from Oct. 13-23, 2026.

Take advantage of the resources identified on each page, as they provide the best avenues for making informed benefits decisions. You can also call the Baker Tilly Vantagen Employee Benefits Center at 833-559-0002 (Monday through Friday, 8 a.m. to 8 p.m. ET) if you need any help along the way.

For complete details, visit myFlexDollars.com.

FSA Open Enrollment starts Oct. 13 and ends at midnight Oct. 23, 2026.

myFlexDollars bakertilly

2027 Employee Savings Guide

Your guide to savings

Baker Tilly Vantagen, through their myFlexDollars platform, administers the State of Ohio's flexible spending account (FSA), health savings account (HSA) and commuter benefits plans. These plans are a simple and convenient way for you to make the most out of your paychecks. When you enroll you can pay for health care, dependent care, and commuting expenses while saving money at the same time.

Here's how it works: You set aside a predetermined amount to be deducted from your paycheck, which is then deposited into your account. The amount that you designate is deposited before federal and state income tax withholding is deducted. **This means the funds that you set aside to pay for your health care, dependent care, or commuting expenses are tax free, which saves you money.**

Newly-enrolled employees or employees with expiring cards: look out for the envelope and card in your mailbox (pictured below).

Flexible Spending Accounts Important Dates

October 13-23, 2026 – Open Enrollment for flexible spending accounts. FSA enrollment is not automatic. You must enroll annually to receive the health care FSA or dependent care FSA benefit. If you are currently enrolled in commuter benefits or a health savings account, take this opportunity to review and change your contributions, if necessary.

Mid-December 2026 – Newly-enrolled employees will receive the Consumer Guide and two new benefit cards in the mail. You will receive a set of two cards and they will be good for three years. If you were enrolled in any pre-tax plan in 2026, keep your card as a new card will not be issued.

Benefits card reminder: Currently enrolled employees who intend to re-elect an account for 2027 should check the expiration date on your benefits card. Many current cards are set to expire at the end of 2026 or beginning of 2027. Replacement cards will be mailed automatically prior to expiration.

December 31, 2026 – Final service date. This is your last day to incur services for the 2026 plan year for the health care, dependent care, and limited purpose FSA.

January 1, 2027 – Start of the new plan year; funds rollover. This is your first day to incur services for the new 2027 plan year for health care, dependent care, and limited purpose FSA. Unused health care and limited purpose FSA funds between $50 and $680 will rollover from the 2026 plan year into your 2027 account. Rollover amounts can be used on eligible 2026 expenses by submitting a claim for reimbursement through the March 31, 2027, deadline.

March 31, 2027 – Claims submission deadline. Last day to submit any calendar year 2026 expenses incurred for your health care FSA, dependent care FSA, and/or limited purpose FSA.

What to know about commuter benefits

All State of Ohio employees are eligible and there's no need to wait for Open Enrollment – you can sign up at any time! Commuter orders must be completed by the 5th of the month for the following month. See the Commuter Benefits section for details.

Health Care FSA Versus Health Savings Account Enrollment

Enrollees in the Ohio Med HDHP (high deductible health plan) with a health savings account (HSA) are not eligible to also contribute to a traditional health care FSA. Instead, you can supplement your HSA with a limited purpose FSA. **A limited purpose FSA is an account that is used in tandem with an HSA to pay for eligible dental and vision expenses. This yields additional pre-tax savings for you. Eligible expenses include dental and vision deductibles and copays, orthodontia, dentures, eye exams, contacts, and prescription glasses.**

If you are participating in a health care FSA and subsequently become enrolled in the HDHP, your account will be converted to a limited purpose FSA. If you enroll in either the PPO or the Select plan or become covered under another plan that makes you ineligible to contribute to an HSA, your contributions to the HSA must stop.

Calculate Your Contributions and Potential Savings

Use the FSA Savings Calculator

Check how much you could save by participating in an FSA using the FSA savings calculator. When enrolling, you can use the FSA savings calculator which allows you to determine how much you can potentially save by participating in an FSA.

- Enter how much you spend on eligible expenses each year.
- Arrive at your estimated annual election.
- Review your potential savings!

Flexible Spending Accounts

There are three types of flexible spending accounts: Health Care FSA (HCFSA), Limited Purpose FSA (LPFSA), and Dependent Care FSA (DCFSA). FSAs allow you to save for eligible expenses on a pre-tax basis. You can redirect a portion of your pay into a flexible spending account (FSA). Because you do not pay federal and state taxes on money that goes into your FSA, you decrease your taxable income and potentially increase your spendable income. You can then use those pre-tax dollars to pay for eligible health care expenses that would have otherwise been paid with post-tax dollars. You choose how much money you want to contribute to an FSA at the beginning of each plan year, up to the plan limits, and access these funds throughout the year for qualifying expenses.

When does coverage end? Participation in the FSA ends if you terminate employment. Your last day to incur an FSA expense is the last day of the month in which your employment ends. Claims for expenses incurred prior to the termination date must be submitted by the claims filing deadline. Coverage may be continued on a post-tax basis for the HCFSA or LPFSA under COBRA continuation coverage.

FSA Plan Dates

Plan year start: January 1, 2027
Last day to incur new expenses: December 31, 2027
Deadline to file claims: March 31, 2028

Not sure if an expense is eligible?

Visit the Baker Tilly Vantagen Eligible Expense Database to search thousands of eligible health care, dental, vision, and dependent care expenses.

BakerTillyVantagen.com/Database

You can also scan the QR code to access the FSA Store Eligibility List and browse eligible expenses on your mobile device.

Health Care FSA

The HCFSA gives you the ability to save money for any IRS-allowed health expenses not covered by your medical benefit plans. These expenses include deductibles, copayments and coinsurance payments, routine physicals, uninsured dental expenses and orthodontia, vision care expenses (i.e., eyeglasses or contact lenses), hearing care expenses (i.e., a hearing exam or a hearing aid), and some over-the-counter items.

With the HCFSA, you can be reimbursed an amount up to the total annual contribution you have elected regardless of your account balance. You can begin to use all or some of the total amount elected as of Jan. 1, 2027. Funds may be used for eligible expenses for your spouse, federal tax dependents, or qualifying children under the age of 27 by the end of the tax year.

Annual contribution limits:
Minimum $240
Maximum $3,400

Remember that the limit is per employee, so if you have a spouse with an FSA, they can contribute up to $3,400 in their account as well, even if you both work for the State of Ohio.

The annual amount elected will be divided evenly over the first 24 pay periods in the plan year. Unused funds at the end of the plan year will rollover to the new plan year. For the 2027 plan year, rollover amounts have a $50 minimum and a $680 maximum. Amounts less than $50 and/or in excess of $680 will be forfeited.

Who is eligible? Any permanent full- or part-time state employee is eligible to enroll regardless of enrollment in the medical plan.

Permanent employees who have completed one year of continuous state service (if applicable*) and have sufficient pay to cover the election amount may enroll in an HCFSA or LPFSA during Open Enrollment. If you complete your one year of continuous state service (if applicable*) between Oct. 1 and Dec. 31, you are eligible to enroll during Open Enrollment for the next plan year.

If you become eligible to enroll in an HCFSA outside of the Open Enrollment period, enrollment must occur within 31 days of eligibility and coverage will begin the 1st of the following month. The State of Ohio permits new enrollment between Jan. 1 and Sept. 30. The annual elected amount will be divided evenly over the remaining eligible pay periods in the plan year. The final service date for the plan year is Dec. 31, 2027.

** Unclassified employees do not have to complete one year of continuous state service to be eligible to enroll. Enrollment must occur within 31 days of eligibility and coverage will begin the 1st of the following month.*

How do I use my funds? Paying for expenses is easy when you use the benefits card. If you do not use your card, you can quickly and easily create a claim online at myFlexDollars.com or by using the myFlexDollars mobile app. Once you submit your claim and receipts, you will be reimbursed via direct deposit or check (to you or your provider).

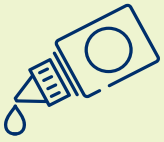
FSA health care expense examples

Prescriptions

Bandages

Teeth Cleaning

X-Rays


Contact Solution

Limited Purpose FSA for HDHP Participants Only

If you elect a high deductible health plan (HDHP), you can enroll in a LPFSA. Due to federal guidelines, participants enrolled in an HSA are not eligible to enroll in a traditional health care FSA in conjunction with their HSA. An LPFSA may be used for eligible dental and vision care expenses.

Annual contribution limits: Minimum $240, maximum $3,400.

Remember that the limit is per employee, so if you have a spouse with an FSA, they can contribute up to $3,400 in their account as well, even if you both work for the State of Ohio.

Unused funds at the end of the plan year will rollover to the new plan year. For the 2027 plan year, rollover amounts have a $50 minimum and a $680 maximum. Amounts less than $50 and/or in excess of $680 will be forfeited.

Since HSAs Also Cover Dental and Vision, Why Have Both Accounts?

- **Additional tax savings** — Having two accounts allows you to maximize your tax savings by contributing up to the maximum limits — using pre-tax funds — to both accounts.
- **Preserve your HSA** — By using your LPFSA for dental and vision, you're able to save your HSA balance. Since you may be able to invest portions of your HSA balance and your HSA may earn interest, you may save and potentially grow your money for the future.

HCFSA and LPFSA Rules and Regulations

- IRS regulations limit how health care accounts can be paired. If you enroll in the high deductible health plan and have a HSA, you cannot also have an HCFSA that covers medical expenses. However, you may have a LPFSA that only covers dental and vision expenses.
- The IRS requires that all FSA purchases be verified as eligible expenses. Sometimes, purchases are automatically verified when you use your card. Other times, you will receive a request for itemized receipts. Always save your itemized receipts.
- Your full annual contribution amount is available at the beginning of the plan year, so you don't have to wait for the money to accumulate.
- Your HCFSA or LPFSA may be used to reimburse eligible expenses incurred by you, your spouse, your qualifying child, or a qualifying relative.

There is no age requirement for a qualifying child if they are physically and/or mentally incapable of self-care. An eligible child of divorced parents is treated as a dependent of both, so either or both parents can establish an HCFSA or LPFSA.

If you go on a leave of absence and miss deductions, the account will be closed. Employees must have sufficient pay to cover payroll deduction amounts. It is the employee's responsibility to complete the enrollment change at myFlexDollars.com upon a return from leave to re-activate the account. Re-enrollment must occur within 31 days from the employee's return from leave and coverage will begin the 1st of the following month.

In compliance with federal law, any money remaining in your account after the March 31, 2028, deadline, outside of the established minimum and maximum carryover limits, will be forfeited. This is more commonly known as the "use-it-or-lose-it" rule.

Dependent Care FSA

A dependent care FSA (DCFSA) allows you to save for day care expenses for your child, disabled parent, or spouse, enabling you and your spouse (if applicable) to work full-time and/or attend school on a full-time basis. Since DCFSA contributions are not taxed, you can reduce your taxable income by the amount you contribute to your DCFSA. Generally, expenses are eligible if they are the result of care for:

- Children under the age of 13 for whom you are entitled to a personal exemption on your federal income tax return.
- Your spouse or other dependents, including parents, who are physically or mentally incapable of self-care.

1. **Children Under Age 13**
   - Your child must be under age 13 when the care is provided.
   - The child must reside with you for more than half of the year.
   - The care must allow you (and your spouse, if applicable) to work.

2. **A Spouse Incapable of Self-Care**
   - Your spouse may qualify if they are physically or mentally incapable of self-care.
   - Your spouse must reside with you for more than half of the year.
   - The care must be necessary so that you can work.

3. **Other Dependents Incapable of Self-Care**
   - This may include an adult child, parent, or other qualifying relative.
   - The individual must be physically or mentally incapable of self-care.
   - Applicable IRS dependency and residency requirements must be satisfied.

The maximum annual amount you can contribute to a DCFSA is $7,500, or $3,750 if both you and your spouse elect the benefit and you file your taxes separately.

The IRS does not permit a rollover of unused funds, so plan carefully. Any unused balance remaining in your DCFSA after the claim submission deadline will be forfeited. Refunds of unused DCFSA funds are not permitted.

The annual amount elected will be divided evenly over the first 24 pay periods in the plan year. It is important to note that you can only be reimbursed for dependent care services up to the balance you have in your account. If you submit a claim for an amount that exceeds your account balance, you will be reimbursed on a pay period basis until you have made enough additional contributions to cover the expenses.

Who is eligible? Permanent full time or part time state employees are eligible the 1st of the month following the date of hire. For permanent employees who have a qualifying dependent(s), enrollment must occur within 31 days of eligibility or during the Open Enrollment period.

How do I use my funds? Funds in the account are easily accessed by using your benefits card with an authorized day care provider, online, or through the mobile app. Your account balance is available at any time online, through the mobile app, or over the phone. You can quickly and easily create your claim online or using the mobile app. Once you submit your receipts, you will be reimbursed via check or direct deposit.

Dependent Care FSA (continued)

DCFSA rules and regulations

To be reimbursed through your dependent care spending account for child (under age 13) and dependent care expenses, you must meet the following conditions:

- Care must be provided in order for you to work.
- You cannot have made the care payments to someone you can claim as your dependent on your federal tax return or to your child who is under age 19.
- DCFSA funds can only be used for eligible expenses for child and elder care. Funds cannot be used for health care expenses such as doctors visits, medications, or copayments; or vision or dental expenses.
- Your filing status must be single, qualifying widow(er) with a dependent child, married filing jointly, or married filing separately.
- You and your spouse must maintain a home that you live in for more than half the year with the qualifying child or dependent.
- While an eligible child of divorced parents is treated as a dependent of both parents for an HCFSA, only the custodial parent of divorced or legally separated parents can be reimbursed using the DCFSA.
- Once you sign up for a DCFSA and decide how much to contribute, the funds available to you depend on the actual funds in your account. Unlike an HCFSA, the entire maximum annual amount is not available at the start of the plan year, but rather after your payroll deductions are received.
- DCFSA may only be used for expenses once they are incurred. DCFSA may not be used to pay for prepaid expenses.

DCFSA eligible expense examples

Dependent care flexible spending account funds cover care costs for your eligible dependents while you work. Eligible expenses are defined by the IRS. Examples include:

Daycare and preschool

Before and after school care

Summer and holiday day camp

Care provider – babysitter, nanny, or au pair

Care of an incapacitated adult who lives with you

DCFSA non-eligible expenses

DCFSA funds can only be used for eligible expenses for child and elder care. Funds cannot be used for health care expenses such as doctors visits, medications, or copayments; or vision or dental expenses.

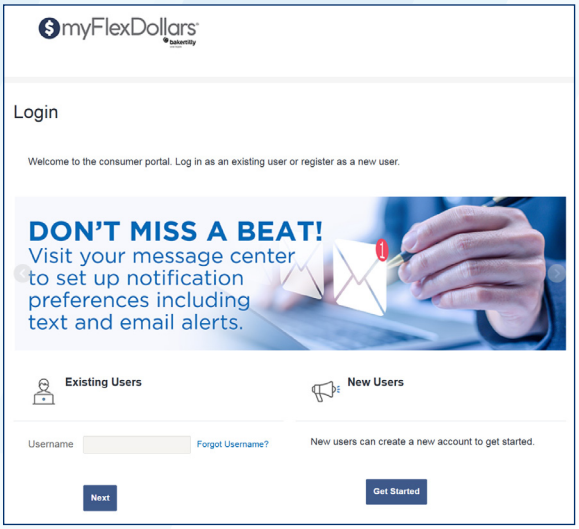
Ready to Enroll?

Now is the time to plan and save!

You can only enroll in an FSA plan once a year, unless you experience an IRS approved qualifying life event. You can change your elections as many times as you'd like during the Open Enrollment period, but your final decisions must be submitted by midnight Oct. 23, 2026.

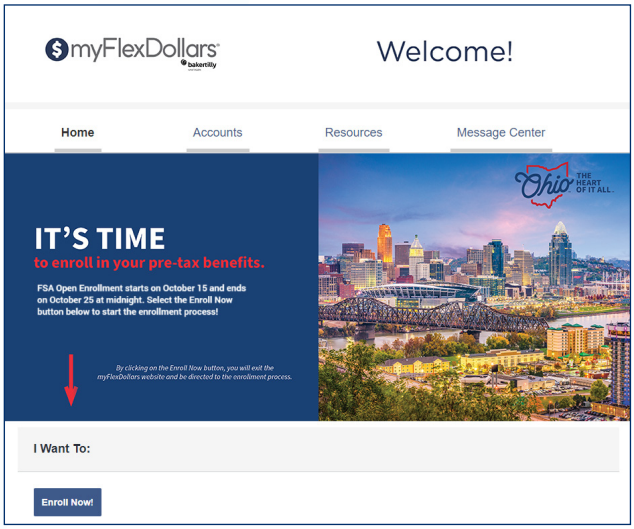
Online Enrollment

myFlexDollars Login Page



Step 1: Log in to myOhio.gov, under Self Service click the **FSA, HSA, and Commuter Benefits** tile, and create a new account if you're a new user or log in as an existing user. Existing employees can use the State of Ohio single sign-on to log in to myOhio > **My Workspace** > and click the **FSA, HSA, and Commuter Benefits** tile under Self Service, or log in to myFlexDollars.com.

myFlexDollars Enroll Now Page



Step 2: Click the **Enroll Now** button to begin the enrollment process.

Step 3: Click the dark blue **Get Started** button on the top of the page.

Step 4: Select your benefits and contribution amounts. Click **Proceed** to review all of your benefit options.

Step 5: Verify your selections and click the **Submit These Elections** button.

Step 6: Enrollment complete! You can print and/or save a copy of your Confirmation Statement.

If you would like to enroll by form, you can use the form located at the back of this guide. If enrolling during the 2026 Open Enrollment period, forms must be postmarked or sent electronically by Oct. 23, 2026.

Call the Baker Tilly Vantagen Employee Benefits Center for enrollment support, 8 a.m. to 8 p.m. ET Monday through Friday, at 833-559-0002.

Enrollment Changes

Enrollment changes require a qualifying event, such as marriage, divorce, birth, death, dependent aging out of eligibility, etc. Review the qualifying events below. If you have a qualifying event, you must enroll or make a change within 31 days of the life event. Otherwise, any changes can be made during the next FSA Open Enrollment period.

Qualifying life events	Example	Documentation
Marital status A change in marital status includes marriage, death of a spouse, divorce, or annulment (legal separation is recognized under the State of Ohio's plan per Ohio law).	• Marriage • Divorce • Legal separation • Death of employee and/or spouse	• Official or temporary copy of marriage certificate • Copy of divorce decree that includes the judge's signature and date divorce was finalized • Copy of legal separation decree including the effective date • Copy of death certificate
Change in number of tax dependents A change in number of dependents status includes the following: birth, death, adoption, and placement for adoption. You can add existing dependents not previously enrolled whenever a dependent gains eligibility as a result of a valid qualifying life event.	• Birth of a child • Death of a dependent • Adoption or placement for adoption of a child	• Birth certificate, crib card, or hospital bill • Copy of death certificate • Copy of adoption papers or other court issued forms that contain the judge's signature
Change in status of employment affecting coverage eligibility Change in employment status of the employee, or a spouse or dependent of the employee, that affects the individual's eligibility under the State of Ohio's plan, including commencement or termination of employment.	• Gain or loss of spouse's or dependent's employment • Change in employee's employment status	Letter from spouse's or dependent's employer stating the date of the employment change and the nature of the change in health insurance coverage documentation
Gain or loss of dependent eligibility status An event that causes an employee's dependent to satisfy or cease to satisfy coverage requirements under the State of Ohio's plan. May include change in age, student, marital, or tax dependent status.	Gain or loss of dependent's eligibility status by attaining a specific age or changes in student, marital, or tax status	Copy of birth certificate, documentation from dependent's college such as tuition bill or diploma, marriage certificate

Coverage and cost changes	The State of Ohio may permit election changes due to cost or coverage changes. You may make a corresponding election change to your dependent care spending account benefit whenever you switch dependent care providers. However, if a relative (who is related by blood or marriage) provides custodial care for your eligible dependent, you cannot change your salary reduction amount solely on a desire to increase or decrease the amount being paid to that relative.
Open Enrollment under other employer's plan[1]	You may make an election change when your spouse or dependent makes an Open Enrollment change in coverage under their employer's plan if they participate in their employer's plan and: • The other employer's plan has a different period of coverage (usually a plan year) or • The other employer's plan permits mid-plan year election changes under this event
Judgment/Decree/Order[2]	If a judgment, decree, or order from a divorce, legal separation (as recognized under the State of Ohio's plan), annulment, or change in legal custody requires that you provide accident or health coverage for your dependent child (including a foster child who is your dependent), you may change your election to provide coverage for the dependent child. If the order requires that another individual (including your spouse and former spouse) covers the dependent child and provides coverage under that individual's plan, you may change your election to revoke coverage only for that dependent child and only if the other individual actually provides the coverage.
Medicare/Medicaid[2]	Gain or loss of Medicare/Medicaid coverage may trigger a permitted election change.
Health Insurance Portability and Accountability Act of 1996 (HIPAA)	If your employer's group health plan(s) are subject to HIPAA's special enrollment provision, the IRS regulations regarding HIPAA's special enrollment rights provide that an IRC § 125 cafeteria plan may permit you to change a salary reduction election to pay for the extra cost for group health coverage, on a pre-tax basis, effective retroactive to the date of the qualifying life event, if you enroll your new dependent within 31 days of one of the following qualifying life events: birth, adoption, or placement for adoption. Note: A health care spending account is not subject to HIPAA's special enrollment provisions if it is funded solely by employee contributions.
Family and Medical Leave Act (FMLA) Leave of Absence	Election changes may be made under the special rules relating to changes in elections by employees taking FMLA leave. (Note: Your account can be closed with no notice for nonpayment if deductions are not received regularly.) A letter is required from the employer or personnel office stating the date the unpaid leave of absence began or the date of return to the payroll.

Notes:

1. Does not apply to a health care spending account plan.
2. Does not apply to a dependent care spending account plan.

Termination and/or retirement of employment

If you terminate and/or retire from employment, you can continue certain HCFSA and LPFSA benefits. According to federal and state law, you can continue coverage if you terminate and/or retire from employment or have certain other qualifying events under COBRA. You will be notified of your rights and any continuable benefit you may have after Baker Tilly Vantagen has been notified of your qualifying event, termination, and/or retirement.

If you choose not to enroll in COBRA, or for the DCFSA, your benefits will terminate at the end of the month in which the event occurred. You will have until March 31 of the following year to file claims incurred through the end of the month in which you terminated and/or retired. Any unclaimed funds will be forfeited according to IRS regulations.

Health Savings Account

If you are enrolled in the Ohio Med HDHP (high deductible health plan), you will have the opportunity to contribute to an HSA. An HSA is an account you establish to pay for qualified health care expenses for you and your eligible dependents and is an excellent opportunity to save for health care expenses or to simply save for your future. However, it is important that you understand how to contribute funds to an HSA, how to withdraw funds you have contributed and what, if any, tax implications are associated with your HSA. To change your HSA elections please refer to the step-by-step instructions below. You can change your HSA contributions at any time.

An HSA provides you with great tax savings:

- Contributions made to your HSA via paycheck deductions are pre-tax.
- Earnings growth through interest and investments is not taxed.
- Withdrawals from your account are tax free, if used for qualified health care expenses.

Other program highlights include:

- Your HSA contributions can be made through payroll deductions or you can deposit money directly into your account.
- You own the account and it's portable (you can take your HSA funds with you even if you leave).
- Balances carry over from year to year (no "use it or lose it").
- You can spend your funds on qualified health care expenses or save for your future.
- You will be given a debit card which allows you to use the money deposited in your HSA to pay for qualified expenses.
- You can begin investing once your account balance reaches $2,000. Investment options include mutual funds and a brokerage account option. Log in to myFlexDollars.com to visit the investment prospectus under resources.

For the 2027 tax year, if you enroll in an HDHP, your contributions combined with the state's contributions cannot exceed the following amounts (shown below) in your HSA:

$4,500 if you elect employee only coverage, $9,000 if you elect family coverage, and if you are age 55 or older but not enrolled in Medicare, you can contribute an additional $1,000 catch-up contribution to your HSA.

My HSA Planner:

Review your HSA savings to decide if you'd like to make an adjustment. Use My HSA Planner to learn the benefits of your short- and long-term HSA account benefits, and plan to grow your savings! Enter your expenses and savings goals, then My HSA Planner will provide personalized HSA results for your annual contribution target.

To enter your HSA contribution amount, log in to myFlexDollars.com and create an account.

Step 1: Go to myFlexDollars.com and register as a new user.

Step 2: Click the **Enroll/Change** button to begin.

Step 3: Click the **Quick Change** link on the top of the page.

Step 4: Scroll down to Your HSA benefits and click **Change to review/change your options**.

Step 5: Enter the amount you would like to contribute then click the **Save** button.

Step 6: Verify your elections and click the **Submit These Elections** button.

Step 7: Enrollment is complete – print or save a copy of your Confirmation Statement.

Commuter Plans

These flexible benefits allow you to pay for your work-related transit and parking costs. Up to $340 per month ($4,080 annually) in parking expenses and/or $340 per month ($4,080 annually) in mass transit expenses can be paid on a pre-tax basis when enrolled in the commuter plan. You can enroll in one or both of these great benefits. If you would like to change your election amount or waive coverage, you must take action by Dec. 5, 2026, or your current elections will automatically carry over to 2027.

Who is eligible?

All State of Ohio employees are eligible and there's no need to wait for Open Enrollment – you can sign up at any time! Log in to myFlexDollars.com to enroll in commuter benefits for January 2027. Commuter orders must be completed by the 5th of the month for the following month. Employees enrolled in commuter benefits will have the $1.40 administrative fee payroll deducted once monthly.

How it works

- Designate your monthly deduction to go into your transit/parking account each month.
- Money that is placed in your account is used to pay for qualifying transit and parking expenses.
- You may only be reimbursed up to your current account balance at any given time.
- Use your Benefit Card to draw from your balance at any time, directly with your provider of choice!

Eligible expenses include: Transit Passes – A pass, token, fare card, voucher, etc. that allows you to travel to and from work on mass transit facilities, **Vanpooling –** Expenses for transportation in a commuter highway vehicle, and **Qualified Parking –** Parking near the work site or at a location from which you commute by carpool, commuter highway vehicle, etc. The parking space cannot be by your home.

Make the most of your commuter benefits

Simply decide how much to contribute to your commuter account up to the allowed monthly limit. The IRS sets the contribution limits. You may change your transit and parking elections at any time throughout the year based on your needs. Election changes must be submitted by the 5th of the month for the following month. All commuter benefit changes submitted by the 5th of the month will take effect on the 1st of the following month.

Available balances can be rolled over month to month, unless you terminate with the State of Ohio. Commuter funds will be forfeited at the end of the following month after you terminate employment. Expenses are only reimbursable if incurred while you are actively employed by the State of Ohio. Your last day to incur expenses for the plan is the date you terminate from your position. Be sure not to accumulate a balance that you will forfeit should you terminate. These are pre-tax funds and can only be used to pay for eligible commuter expenses. They cannot be refunded to participants per IRS code 1.132-9(b) Q/A 14(d).

Important: Transit and parking funds are considered two separate buckets of money and cannot be mixed. Be sure to calculate both your transit and parking expenses related to your daily commute, and elect contributions accordingly.

Reminder: If you are enrolled in a recurring parking reimbursement, ensure your account information remains accurate, including verifying garage details, payment method, and deduction amount. Timely updates help prevent delays or errors in processing your reimbursements. If your parking arrangements change, submit a new form through myFlexDollars or contact the Baker Tilly Vantagen Employee Benefits Center for assistance.

How to use your commuter benefits

- If you are a new enrollee, you will receive your card in the month of December, and should immediately setup payment with your provider for January.

  Employees who pay for parking on a daily basis and do not have a recurring monthly parking arrangement may use their benefits card to pay eligible parking expenses as they are incurred.
- Your prepaid benefits card can be used at authorized commuter and parking merchants including online and payment kiosks.
- If you choose to not use the benefit card and pay out of pocket for your parking expenses, you may also receive reimbursement by filing a claim at myFlexDollars.com or the mobile app (parking only).

myFlexDollars bakertilly *Get to know your account!*

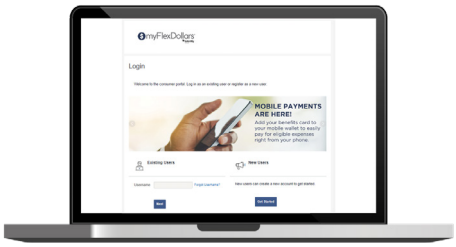
You can visit myFlexDollars.com at any time to access tools and resources and manage your expenses. This includes eligible expense lists, claim payout calendars, final service date, final filing date, plan documents, and your real-time account balance. Visit the resource section of the website to access detailed plan information and links.

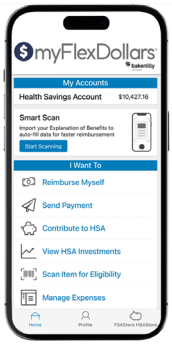
myFlexDollars website and mobile app

- Access the online enrollment page to enroll or make changes.
- File claims on the go.
- Register your email address.
- Sign up for direct deposit.
- Check your real-time account balance.
- Add your dependents to your profile.
- Setup notification preferences in your message center.
- Begin, monitor, and update your investments.

If you are registering for the first time follow these important steps:

1) Go to myFlexDollars.com on your computer and select **Get Started.**
2) Verify your user Information (First Name, Last Name, ZIP Code, and Social Security number).
3) Set up your five security questions.
4) Create your username and password.





About your card: Your benefits card is the most convenient way to pay for qualifying expenses. It allows you to pay your provider directly from your account. Just be sure to activate and sign your card before using it. Only those with a new account for 2027 or an expiring card will receive cards. You can give the second card to a spouse or dependent child (over the age of 18). If you do not need the second card, destroy it or keep it in a safe place. Your card is good for three years. Some items may require proof of eligibility, so be sure to maintain a file of all card receipts, statements, and itemized bills.

Need additional cards? Additional cards can be ordered for yourself or your dependents directly through the myFlexDollars.com website. There is a $5 fee for any additional cards requested. You can also add your benefits card to your mobile wallet for easy access. To add an eligible dependent to your account, navigate to "Accounts—Profile Summary" enter your dependent information under "Dependents." To request a card to be mailed, navigate to "Accounts—Profile—Banking/Cards." Under the "Debit Card" section, you may request a card directly for each of your dependents.

Download the FREE myFlexDollars mobile app

Download on the App Store | GET IT ON Google Play

Accessing your FSA, HSA, & Commuter accounts

Your prepaid benefits card

Using the prepaid benefits card is the quickest and most convenient way to get reimbursed. Every time you swipe your card for an eligible expense, it automatically draws funds from your accounts, so there is no need to wait for reimbursement.

myFlexDollars.com

You can submit your claims conveniently online through myFlexDollars.com. Although reimbursement is not immediate, you have access to tools that make the process easier, such as the receipt upload tool.

MyFD mobile app

The myFlexDollars mobile app, MyFD, allows you to submit a claim on-the-go. Using your mobile device, simply choose the account type, the date, and the amount of your expense. Then use your device to take a picture of your receipt and upload it.*

Mobile wallet option

Did you know? Your benefits card can be added to your mobile wallet through the myFlexDollars mobile app, making it easy to pay for eligible expenses using your phone instead of carrying your physical card.

*Please note that transit expenses cannot be submitted via mobile app. Transit expenses must be paid for using the pre-paid benefits card.

FSA FAQ

Question	Answer
Are pre-tax payroll deductions allowed?	Yes, up to the amount you "elect" during Open Enrollment up to the IRS limit.
Is the entire election available for reimbursement at start of plan year?	Yes (except dependent care FSAs)
Can funds roll over from year to year?	Rollover amounts: • Health Care or Limited Purpose FSA: Amounts between $50 and $680 can be rolled over into the next year. • Dependent Care FSA: The IRS does not permit a rollover of unused funds. • Commuter Benefits: All available funds rollover into the next year.
What distributions are allowed?	Debit Card, "Claim" – Request for reimbursement, or bill-pay online/mobile/paper
Is documentation (substantiation) required?	Required for manual claims and if a debit card claim cannot be automatically approved.
Do you have access to Health Care, Limited Purpose, or Dependent Care FSA funds after termination?	You have until March 31, 2028, to file for reimbursement of claims incurred through the end of the month in which you terminate/retire. Access to your HCFSA or LPFSA may be offered through COBRA.
Where can I find program information and resources?	Visit the following benefits programs webpages. • Flexible Spending Accounts: DAS.Ohio.gov/FSA • Health Savings Account: DAS.Ohio.gov/HSA • Commuter Benefits: DAS.Ohio.gov/Commuter
What expenses qualify for distribution?	Eligible expenses are determined by the type of FSA you are enrolled in. Medical FSA covers 213(d) eligible expenses including over-the-counter medication. Limited FSAs cover dental, vision and preventative care expenses. Dependent care FSA plans cover eligible dependent care expenses that allow you to work outside of the home.

Benefit cards are automatically restricted for use with medical, dental, and vision service providers and for items purchased at retail that are identified as qualified medical expenses based on merchant category codes.

Employee contribution limits are announced by the IRS. The current limit for an HCFSA or LPFSA cannot exceed $3,400 per IRS Rules.

Appeals

You are entitled to request a review of any claim that has been denied. The request must be submitted within a reasonable period of time not to exceed 180 days.

Request for review of claims that have been denied should be directed to:
Baker Tilly Vantagen
1200 Abington Executive Park
Clarks Summit, PA 18411

You will be notified of the decision regarding your appeal in writing by Baker Tilly Vantagen within 30 calendar days of receipt of your written appeal.

COBRA Continuation

If you are COBRA eligible and retire or terminate employment with the State of Ohio, you will receive a packet with additional information regarding your COBRA coverage option. The packet will provide instructions for next steps and contact information. If you have unspent contributions in your HCFSA or LPFSA, you may continue your HCFSA or LPFSA (on a post-tax basis) only for the remainder of the plan year in which your qualifying event occurs. However, if you have already used or been reimbursed more than you have contributed, you cannot continue the HCFSA or LPFSA under COBRA.

Termination and/or Retirement of Employment

If your employment is terminated and/or retired and you choose not to enroll in COBRA, your benefits will terminate at the end of the month in which the event occurred. You will have until March 31 of the following year to file claims incurred through the end of the month in which they terminated and/or retired. Any unclaimed funds will be forfeited according to IRS regulations.

MAIL OR FAX COMPLETED FORMS TO:
Baker Tilly Vantagen
c/o The Benefits Service Center
1200 Abington Executive Park,
Clarks Summit, PA 18411
FAX: 866-406-0946

State of Ohio
Department of Administrative Services
2027 Spending Account Enrollment Form
FSA Benefit Period Start Date: January 1, 2027
FSA Benefit Period End Date: December 31, 2027
Last Day to Incur Expenses for Reimbursement: December 31, 2027
Last Day to Submit Claims: March 31, 2028

ENROLLMENT INSTRUCTIONS

Complete this form only if you wish to participate in a health care, dependent, or limited care flexible spending account (FSA). These Spending Accounts are administered by Baker Tilly Vantagen powered by their myFlexDollars platform.

The contribution amounts listed below apply to the FSA benefit period that runs from Jan. 1, 2027, to Dec. 31, 2027. When you make your election below, the amount you enter into the space provided applies to this benefit period. Deductions will be made from your pay based on the number of pay periods remaining in the year.

EMPLOYEE PROFILE - PLEASE PRINT

Effective Date:		**Email Address:**	
Employee Name:		**Daytime Phone Number:**	
Employee ID Number:		**Mailing Address:**	
Date of Birth:			

FSA ELECTIONS

To elect an FSA, select the applicable account type and enter your 2027 Annual Election Amount. Then select your pay frequency to calculate your Estimated Payroll Deduction Per Pay Period. ***Example: $2,400 Annual Election ÷ 24 Bi-Weekly Pay Periods = $100 Per Pay Period***

Elect	Account Type	Benefit Description	2027 Annual Election Amount	Number of Pay Periods	Estimated Cost Per Pay Period
☐	**Health Care FSA (HCFSA)** ***Maximum $3,400***	Reimburses eligible medical, dental, vision, and prescription expenses. Covers expenses for you and your eligible dependents.	$	☐ 12 (Monthly) ☐ 24 (Bi-Weekly)	$
☐	**Dependent Care FSA (DCFSA)** ***Maximum $7,500***	For eligible childcare and dependent care expenses only. Covers daycare, preschool, before- and after-school care, and adult dependent care.	$	☐ 12 (Monthly) ☐ 24 (Bi-Weekly	$
☐	**Limited Purpose FSA (LPFSA)** ***Maximum $3,400***	For employees enrolled in a qualified High-Deductible Health Plan (HDHP) with an HSA. Reimburses eligible dental and vision expenses only.	$	☐ 12 (Monthly) ☐ 24 (Bi-Weekly	$

IMPORTANT PLAN NOTES

- **Refer to the Spending Account Guide** for complete information regarding eligibility, enrollment, eligible expenses, qualifying dependents, and plan provisions.
- **FSA elections are generally irrevocable during the plan year.** Election changes are permitted only in the event of an IRS-approved qualifying life event.
- **Dependent Care FSA (DCFSA) funds may only be used for eligible dependent care expenses.** DCFSA funds cannot be used for medical, dental, vision, prescription drug, or other healthcare expenses.
- **HSA participation affects HCFSA eligibility.** Employees enrolled in a Health Savings Account (HSA) are not eligible to contribute to a traditional Health Care FSA (HCFSA) and may instead elect a Limited Purpose FSA (LPFSA) for eligible dental and vision expenses only.
- **Employees who go on a leave of absence and miss payroll deductions may have their Spending Account elections suspended or terminated.** Upon returning from leave, it is the employee's responsibility to update their elections through myFlexDollars.com to re-establish participation. Re-enrollment must be completed within 31 days of returning from leave, and coverage will become effective on the first day of the following month.

EMPLOYEE AUTHORIZATION

I hereby authorize these elections for the 2027 benefit period. I authorize the State of Ohio to reduce my salary by the agreed upon amount. Before the start of each plan year, I will be provided with the opportunity to change my benefit election for the new benefit period. If I do not complete this form and submit a new election at that time, my Flexible Spending Accounts will be closed and no deductions will be taken during the new plan year.

By signing below, I acknowledge that I have reviewed the applicable plan information and authorize the State of Ohio to deduct the elected amounts from my pay in accordance with plan provisions.

Signature _____ Date _____

Ohio THE HEART OF IT ALL™

It's Time to Enroll!

Save tax dollars on:

- Flexible spending accounts
- Health savings accounts
- Commuter benefits

myFlexDollars® bakertilly

c/o The Benefits Service Center
1200 Abington Executive Park,
Clarks Summit, PA 18411

Ohio™ THE HEART OF IT ALL™