



## Simmons University FY25 FSA Summary

*Optum Financial*

Customer Service Phone number 877-292-4040

### Healthcare Flexible Spending Account (for participants of HMO or No Coverage w/Simmons)

FSA Type(s) Offered	Health Care FSA
Claims Payment Method	Debit Card Issued or Employee may submit manual claims via website
Eligible Expenses	<a href="#">IRS Publication 502</a>
Eligible Plan Year Expenses	Incurred between July 1 <sup>st</sup> , 2024 – June 30, 2025*
Claim Filing Deadline	October 31, 2025
Employee Funding Amounts	\$100 minimum, \$3,200 maximum
What expenses may I submit?	Out of pocket Medical, Dental and Vision expenses found defined by IRC Section 213(d) except for insurance premiums
Website	<a href="http://www.optum.com/welcome">www.optum.com/welcome</a> (must have Optum debit card to register for website)
What if I terminate mid-plan year?	Members may incur expenses up until their termination date. Claims filing deadline of 10/15 still applies.

\*If active benefit-eligible employee as of June 30<sup>th</sup>, can incur claims through September 15, 2025

### Limited Purpose Flexible Spending Account (for participants of PPO/HDHP plan only)

FSA Type(s) Offered	Limited Purpose FSA (Dental & Vision Expenses only)
Claims Payment Method	Debit Card Issued or Employee may submit manual claims via website
Eligible Expenses	<a href="#">IRS Publication 502</a>
Eligible Plan Year Expenses	Incurred between July 1 <sup>st</sup> , 2024– June 30, 2025*
Claim Filing Deadline	October 31, 2025
Employee Funding Amounts	\$100 minimum, \$3,200 maximum
What expenses may I submit?	Out of pocket Dental and Vision expenses defined by IRC Section 213(d)
Website	<a href="http://www.optum.com/welcome">www.optum.com/welcome</a> (must have Optum debit card to register for website)
What if I terminate mid-plan year?	Members may incur expenses up until their termination date. Claims filing deadline of 10/31 still applies.

\*If active benefit-eligible employee as of June 30<sup>th</sup>, can incur claims through September 15, 2025

### Dependent Care Flexible Spending Account (all Benefit-Eligible employees can participate)

FSA Type(s) Offered	Dependent Care FSA (generally for child care and elder care expenses)
Claims Payment Method	Employee may submit manual claims via website
Eligible Expenses	<a href="#">IRS Publication 503</a>
Eligible Please Year Expenses	Incurred between July 1 <sup>st</sup> , 2024 – June 30, 2025*
Claim Filing Deadline	October 31, 2025
Employee Funding Amounts	\$100 minimum, \$5,000 maximum
Website	<a href="http://www.optum.com/welcome">www.optum.com/welcome</a> (can register on Optum website using SSN)
What if I terminate mid-plan year?	Members may incur expenses up until their termination date. Claims filing deadline of 10/31 still applies.

\*If active benefit-eligible employee as of June 30<sup>th</sup>, can incur claims through September 15, 2025