



FSA & Commuter Plan Changes

EFFECTIVE JANUARY 1, 2025



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OF NEW YORK

Important FSA & Commuter Plan Updates

Effective January 1, 2025, institutions no longer need 35% of eligible full-time employees elect to participate in the FSA Plan. Instead, P & A will introduce an **Annual Minimum Fee** of \$750.00. The Annual Minimum Fee shall be due only if the following total is less than \$750.00:

The number of Plan Participants enrolled in the FSA plan during open enrollment multiplied by \$3.50 (the FSA per Participant monthly fee) then multiplied again by twelve months, plus the number of Plan Participants enrolled in Commuter Benefits during open enrollment multiplied by \$2.75 (the Commuter per Participant monthly fee) then again by twelve months.

If the total amount of the calculation above is greater than \$750.00, the participating institution will be billed on a monthly basis for the per Participant monthly fees.

New FSA Benefits Card

- Employees who enroll in an FSA for 2025 will receive a Benefits Card that can be used at the point-of-service to pay for FSA eligible expenses.
- The Benefits Card will be mailed to participants' home mailing address once P&A processes the enrollment for 2025. The card will arrive in a plain white envelope.
- The card is automatically activated upon use.
- The expiration date is on the front of the card. Employees who re-enroll in an FSA for the next plan year, 2026, can continue to use the same card.



Single Card Solution for Your FSA & Commuter Plan

Employees who enroll in an FSA and Commuter Plan (Parking & Transit Account) will receive one Benefits Card for both plans.

When the card is swiped at the point-of-service, it automatically deducts funds from the employee's FSA or Commuter Plan!

Employees who already participate in a Commuter Plan and enroll in an FSA for 2025 will automatically have their FSA added to their existing commuter card.



FSA Benefits Card Perks



- P&A's Benefits Card adds convenience to the plan because it allows participants to use their FSA funds right at the point-of-service vs. submitting a claim and waiting to get reimbursed. **However, it is advisable to hold onto all receipts for any services and eligible purchases made with the card as they may be required at a later date for verification purposes.**
 - Additional Benefit Cards for employees' spouse/dependents (over age 18) can be ordered for free through P&A.
 - Participants can call the number on the card at any time to get their FSA balance.
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