



Benefits Blast: June – Flexible Spending Accounts

Flexible Spending Accounts: Important Reminders

Flexible Spending Accounts – Benepass

Below are a few important reminders about Flexible Spending Accounts, including a key update for Dependent Care FSA changes, our current 2026 FSA vendor, 2025 rollover balances, and expense substantiation requirements.

Dependent Care FSA Mid-Year Changes

Mid-year changes to a Dependent Care FSA are only allowed within 30 days of experiencing a qualifying life event or another permitted change under plan rules, such as:

- Birth, adoption, or placement of a child
- A change in dependent care provider
- A change in dependent care needs or cost, when permitted under plan rules

Important: For Dependent Care FSA mid-year changes, documentation of the qualifying life event is required, and the request must be approved by the benefits team before the change can be processed.

Benepass Reminder

Benepass is our current FSA vendor. We are no longer working with WEX. Rollover balances from 2025 Medical FSA and Limited Purpose FSA accounts are now available in Benepass and can be used for eligible 2026 expenses.

Required Substantiation for FSA Expenses

Some FSA card transactions can be automatically substantiated and will not require a receipt. If a transaction does not meet one of the approved criteria below, Benepass will request documentation.

- Transaction amount is a copay amount – if the transaction total is an even number in increments of \$5.00 (for example, \$20.00, \$25.00, or \$30.00), the Benepass system assumes it is a copay and approves it.
- Transaction is at a 90% merchant – these merchants are certified by SIGIS as having at least 90% of sales that are eligible under FSA/HSA rules, so transactions can be approved under the industry-standard 90% rule.
- Transaction is at a specifically allowed Merchant Category Code (MCC) – Benepass can automatically substantiate card transactions when the merchant falls within approved MCC groupings on the Visa network.
- Transaction is at a specifically allowlisted merchant – Benepass may also approve transactions based on merchant name and ID details, even if they do not fall into an approved MCC.

If a transaction doesn't meet these requirements, a receipt will be required. Purchases made at big-box retailers may be declined due to limited substantiation capabilities.

More Resources

- The [Benefit Resource Center](#) is the hub for all benefits information

- Please submit a Case in [Workday](#) with any benefit questions

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