

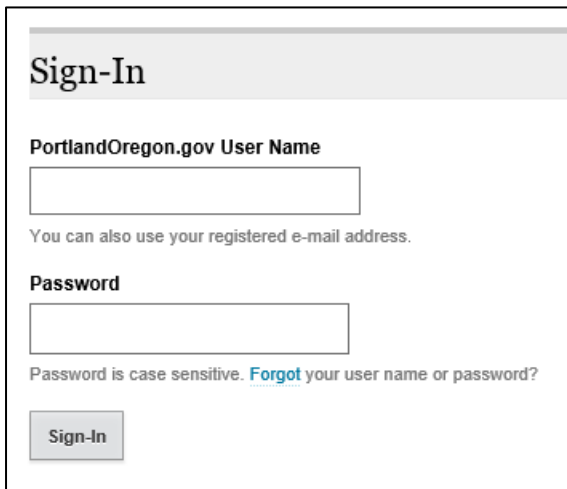
COVID-19 FSA Enrollment / Increase

Prior to December 31, 2020 you may enroll or increase your HealthCare FSA or Dependent Care FSA election without a qualifying life event (you may increase as long as you have not spent more than you have contributed) 1st of the month following date of the request. Go to portlandoregon.gov/benefits to increase your election. Download FSA mid-year enrollment/changes instructions.

Currently, you cannot decrease or cancel your Healthcare or Dependent Care FSA election without a qualifying life event (see FAQ section below).

Please be aware that if you increase your FSA election, this will change your plan coverage periods which determine when you can spend your contributions. See step 5.

- 1) Access your benefits profile at www.portlandoregon.gov/benefits



Sign-In

PortlandOregon.gov User Name

You can also use your registered e-mail address.

Password

Password is case sensitive. [Forgot](#) your user name or password?

Sign-In

- 2) On the right-hand side, click on the “Enroll Now!” button.



- 3) You will be asked if you have experienced a life change that requires you to edit your benefits. Click “Edit your benefits”

Have you experienced a life change that requires you to edit your benefits?

Whether you have recently had a baby or experienced another event that requires you to edit your benefits, we are here to help. Let us walk you through any changes in order to ensure that your coverage best fits your needs.

[Edit your benefits >](#)

- 4) Select New life event and “Covid-19 FSA Increase” from the drop down menu and enter today’s date and click Next.

Select reason for changing your benefits

Important: You are making an election change outside of your regular enrollment period

[Life Event Instructions.pdf](#)

What is the reason for changing coverage? *

I do not have any life or family change events

New life event

Life or family change (ex. Marriage, birth, death, loss of other coverage, etc.)

Select reason for change *


Covid-19 FSA Increase

Enter the date of this life event *

08/12/2020

- 5) To enroll or edit you're your Healthcare FSA coverage and/or Dependent Care FSA coverage, click Edit Contribution or Edit Coverage for the account you wish to enroll in or edit the contribution amount for. Click Next after you've entered your contribution amount.

You may only enroll or increase your FSA account. You may not cancel nor decrease your election unless you experience a qualifying event such as decrease in number eligible dependents, change in daycare needs, etc.

 **Update your Dependent Care FSA coverage**
 You have declined this benefit.

[Edit coverage](#)

Please Note: The maximum annual amount you may elect is dependent on the number of pay periods remaining in the plan year ending June 30, 2021.

- There are 24 pay periods in the plan year (July 2020 – June 2021) and a maximum election of up to \$114.58 per pay period for Healthcare FSA and \$208.33 per pay period for Dependent Care FSA.
- For example, if you have a change with an effective date of 8/1/2020 (22 pay periods remaining), the annual maximum you may elect is \$2,520.76 for Healthcare FSA and \$4,583.26 for Dependent care FSA.

Please be aware that if you increase your FSA election, this will change your plan coverage periods which determine when you can spend your contributions (see below):

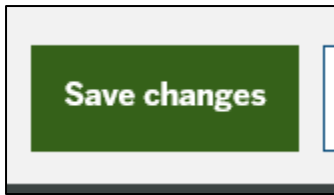
Increasing HealthCare or Dependent Care FSA

- Original Election starting July 1, 2020: \$1,000
- In September 2020 you decide to increase election to \$2000 (have only spent \$50 of your original election)
- This creates 2 plan coverage period
- You can only use funds contributed during the 1st coverage period for claims incurred during that coverage period
- You can only use funds contributed during the 2nd coverage period for claims incurred during the 2nd coverage period

Plan Coverage Period 1
Coverage Period: 07/01/20-09/30/20
Funds available:
\$249.96 (\$41.66 per pay period)

Plan Coverage Period 2
Coverage Period: 10/01/20-06/30/21
Funds available:
\$2,000 (\$83.33 per pay period)

- 6) Make sure to “Save Changes”.



- 7) After you've made your FSA change, the benefits office will review your election. If there are no issues, you should expect your new contribution amount taken on the first paycheck of the effective month.

If the system asks for documentation, please disregard as documentation is not required for your FSA change due to covid-19.