If you and your family will have any predictable eligible health care expenses in 2020, you may want to enroll in the ELCA health flexible spending account (FSA). The health FSA allows you to make an annual election to set aside pretax money from your pay throughout the plan year into a spending account. Use the money to pay for eligible health care expenses you, your spouse or eligible same gender partner (ESGP)\(^1\), and your dependents incur. Visit myPortico to learn more about the health FSA. You're eligible for a health FSA if you are a:

- Sponsored member who:
  - Has the ELCA-Primary Platinum+ or Gold+ health benefit option
  - Has the ELCA-Primary Silver+ or Bronze+ health benefit option and are age 65 or over on April 1, 2020 and enrolled in Medicare
  - Waives ELCA health benefits
  - Has ELCA Medicare-Primary health benefits
- Member who receives benefits under the ELCA Disability Benefits Plan

Follow the steps below to determine if the health FSA is right for you before you sign in to myPortico and complete your 2020 benefits enrollment (do so during Annual Enrollment or within 60 days of your eligibility date).

**Step 1 — Using the 2020 ELCA health benefit charts and the eligible expenses list available at myPortico.PorticoBenefits.org, estimate your family’s out-of-pocket health care expenses for 2020.** NOTE: A valid prescription is required for reimbursement of over-the-counter drugs.

- Medical and mental health deductibles and costs after deductible $ 
- Prescription drug copayments and coinsurance $ 
- Dental care deductibles and costs after deductible $ 
- Vision care expenses (prescription glasses and sunglasses, contact lenses, corrective vision surgery, etc.) $ 
- Other eligible health expenses (hearing aids, first aid kits, etc.) $ 

**Step 1 Total $**

**Step 2 — Consider other sources from which you may claim health care expenses.** The Internal Revenue Service allows you to claim an eligible expense only once. Reduce your projected 2020 out-of-pocket expenses by any amount that will be reimbursed from or claimed through another source, such as:

- Your spouse’s or ESGP’s health FSA through her or his employer (if applicable) $ 
- Other (tax deduction, etc.) $ 

**Wellness dollars** — If you are enrolled in ELCA-Primary benefits, you and your spouse or ESGP (who also has ELCA-Primary health benefits) are eligible to earn wellness dollars (maximum $200 each) credited to a personal wellness account or deposited into a health savings account (HSA) that you can use to pay for out-of-pocket health expenses for eligible family members. See myPortico for information about earning and using wellness dollars. NOTE: Unlike your health FSA, unused wellness dollars roll over to subsequent years and do not need to be used in the year they are earned. (If you are a sponsored member and have ELCA Medicare-Primary benefits or waive health coverage, skip this line.)

**Step 2 Total $**

**Step 3 — Subtract Step 2 total from Step 1 total. Consider contributing some or all of this total amount to your health FSA.** The FSA maximum election is $2,700. (The plan may increase the 2020 FSA maximum based on IRS guidance issued fall 2019.) NOTE: There is no grace period. You must incur expenses between Jan. 1, 2020, and Dec. 31, 2020, and file for reimbursement by April 30, 2021 (earlier if you terminate employment during the plan year). You will forfeit (lose) any unused FSA money. NOTE: Changes to your election can only be made if you have a qualifying election change event.

**Final Total $**

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1. Eligible same gender partner (ESGP) is an individual who satisfied Portico’s same gender partnership requirements as attested to on a completed Affidavit of Partnership filed with Portico Benefit Services. An ESGP and his or her children must be the member’s tax dependents for their expenses to be eligible for reimbursement from a member’s health FSA.