



## DIRECTOR – CIVILIAN BENEFITS CENTER

Date: 4 November 2020

To: All Civilian Employees

Subj: Flexible Spending Account (FSA) Contribution Limits for 2021

1. This is the fourth message published to inform you of the Federal Benefits Open Season that begins Monday, November 9, 2020 ends Monday, December 14, 2020. You can find the prior Open Season messages at

<https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits-Officer-Messages.aspx>. The Internal Revenue Service (IRS) announced the following Flexible Savings Account (FSA) plan contribution limits for 2021.

- For the taxable years beginning in 2021, the dollar limitation for employee salary reductions for contributions to health care flexible spending arrangements (HCFSA) remains \$2,750. There is a maximum carryover amount of \$550, an increase of \$50 from taxable years beginning in 2020. In order to keep the leftover 2020 HCFSA funds, you must re-enroll in a 2021 HCFSA account during Open Season.

2. Updates of taxable contribution for tax limits is posted on the FSAFEDS website at [www.FSAFEDS.com](http://www.FSAFEDS.com) and on the Office of Personnel Management website at <http://www.OPM.gov/FSA>.

3. Eligible employees must enroll in FSAFEDS at [www.FSAFEDS.com](http://www.FSAFEDS.com) during the Open Season occurring from Monday, November 9, 2020 to Monday, December 14, 2020. You cannot enroll using the GRB Platform. Open Season enrollments are effective January 1, 2021. Enrollment does NOT automatically carry forward year to year; therefore, current enrollees must remember to enroll during the open season to continue participating in FSAFEDS.

Thank you,

Mary E. Foley