

Open Enrollment is October 13th – October 29th



Medical Spending and Health Savings Accounts

If you want a medical spending account, dependent spending account or a health savings account for 2022, you will need to enroll for benefits. Please go to Lawson Employee Self Service (ESS) to enroll. You may also check the [Enrolling for 2022 Benefits – Directions](#) if you have questions about how to enroll for benefits.

The following is a brief summary regarding the types of spending accounts offered. If you would like more specific information about eligibility and understanding which plan is right for you, please refer to the 2022 Benefits Summary Book for more information.

How Do I Know Which Plan to Choose?

The ability to pick a medical spending account, a dependent spending account, or a health savings account depends on which medical plan you have selected. If you are in the Basic or Premium Medical Plan, you are eligible to participate in the medical spending and dependent spending accounts. If you are in the High Deductible Health Plan (HDHP), you may select the Health Savings Account or HSA and dependent spending accounts. The advantage of participation in any of these plans is contributions are done on a pre-tax basis.

Key Points for Consideration

Medical Savings Account

- You contribute each pay period throughout the year up to the annual limit or amount selected.
- Per IRS guidelines, the annual election may not be changed unless there is a qualifying event.
- You may elect a debit card (no fee) to offer flexibility for purchases.
- The account can be used to pay for most health care expenses not covered by medical, dental or vision coverage. Example – copays for office visits.
- Up to \$500 can carry over to the next year for amounts not used within the plan year
- You may not be in the High Deductible Health Plan to participate

Dependent Savings Account

- It may be used for childcare expenses for children up to age 13 or for spouse or other dependent who is incapable of self-care
- Per IRS guidelines, the annual election may not be changed unless there is a qualifying event.
- Receipts must be submitted for reimbursement
- You may be in the Basic, Premium, or HDHP to participate

Health Savings Account

- You contribute each pay period through the year. Amount elected may be changed during the year.
- Your account is set up through Bank of America
- Any funds contributed will remain in your personal Bank of America account for future use
- You may not be in the Basic or Premium Medical Plan to participate

Still Need Help?

User ID and

Password – Call 205-6100 ext. 4357

Assistance to Enroll Remotely – Call 205-6740 or Phone Assistance for Benefit Questions – Call 205-6016

