



# Arrow COVID-19 Communication

CA Insurance License 0M56067

## Update Regarding FSA, HSA, and Commuter Plans

March 20, 2020

To Our Valued Clients,

With the COVID-19 crisis, many employers have been forced to furlough employees or have been forced to close temporarily, resulting in not being able to pay some or all of your employees.

If there have been changes to employee deductions or employment status, please reach out to our [FLEX](#) Team to notify us of all changes. Additionally, if our system has an auto-contribution calendar in place, it will continue to post contributions that you may not be withholding. That said, if deductions are changing or stopping, we need to be notified as soon as possible.

If you have any questions, please email us at [Flex@arrowbenefitsgroup.com](mailto:Flex@arrowbenefitsgroup.com).

### *Here's some additional information that might be helpful:*

People are working reduced hours – Can they make changes to their elections?

- [Health Care FSA](#) – a reduction in hours alone is not a qualifying event that would allow someone to reduce/revoke an existing election, unless the reduction in hours is impacting their benefit eligibility.
- [Dependent Care FSA](#) – things are a lot more flexible here! With school districts closing, many parents are going to have to seek childcare. This is a qualifying event that would allow someone to enroll/increase their election in the Dependent Care FSA. Should a parent no longer need childcare due to working from home, this is a qualifying event to reduce/stop their deductions.
- [Commuter Benefits](#)– contribution changes are permitted at any point in the plan year. There is no issue if participants want to reduce/stop contributions to their commuter benefit plan.
- [HSA](#) – contribution changes are permitted at any point in the plan year. There is no issue if participants want to reduce/stop contributions to the HSA.