Dear Albemarle Employee,

Re: 2019 FSA Calendar Year

The purpose of this communication is to notify you of the upcoming Open Enrollment for 2019 FSA benefits. **The following is a guide for employees who may currently have an FSA and/or plan to enroll in a new FSA next year.**

**If you wish to participate in the 2019 Plan Year, you will need to make your elections during the Open Enrollment period (November 1-November 16th).**

Here’s what you need to know about the 2019 Calendar Plan Year:

- The 2019 Plan Year dates will be January 1, 2019 – December 31, 2019
- Elections should be based on anticipated expenses incurred January 1, 2019 – December 31, 2019
  - Health Care & Limited Purpose Health Care maximum: $2,700.00 (subject to final confirmation) be sure to verify the amount with Human Resources once Open Enrollment has started
  - Dependent Care (day care) maximum: $5,000.00
- At the end of 2019, unused Health Care balances up to $500.00 will carryover on January 1, 2020 and be available for use in 2020
- Dependent Care grace period to incur services will be 2 ½ months; dependent care services may be incurred January 1, 2019 – March 15, 2020
- The run-out period to turn in claims for reimbursement will be as follows:
  - Health Care & Limited Purpose Health Care run-out period ends April 30, 2020 (120 days)
  - Dependent Care (day care) run-out period ends May 15, 2020 (45 days after grace period ends)

**If you are currently enrolled in the Health Care or Limited Purpose Health Care FSA and have a balance in your account on December 31, 2018, balances up to $500.00 will carryover on January 1, 2019. You are not required to make an election/enroll for the 2019 plan year if you choose not to.**

If you have any questions regarding the Flexible Spending Accounts, the short plan year FSA, and/or the new calendar year FSA for 2019, please contact me at (540) 437-1469 or kgroves@LDBBenefitsadmin.com

Best Regards,

Karen Groves