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TO ALCOAST
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ALCOAST 083/25

SSIC 7220

SUBJ: HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSAs) SPECIAL ENROLLMENT PERIOD FOR MILITARY PERSONNEL

1. This ALCOAST announces the opportunity for eligible Coast Guard members to enroll in a Health Care Flexible Spending Account (HCFSAs) during a Special Enrollment Period from 03-31 March 2025. HCFSAs is a pre-tax account used to pay for eligible health care costs not covered by your health care plan. This includes copays, deductibles, dental care (braces and orthodontia), vision care (glasses and contact lenses), wellness treatments (acupuncture and massage therapy) and over-the-counter medications. Contributions are deducted from pay, pre-tax, and then deposited into a HCFSAs. This reduces a member's taxable income.

2. Eligibility. U.S. Coast Guard Active-Duty and Reserve members, including Reserve Component Managers, when performing active duty for more than 180 days are eligible to enroll in HCFSAs. Eligibility information may also be found (listed under Eligibility of Frequently Asked Questions) at:
(Copy and Paste URL Below into Browser)

<https://finred.usalearning.gov/Benefits/HCFSAs/FAQ>

3. Enrollment:

a. Eligible members may enroll in a HCFSAs for the 2025 plan during the special enrollment period from 03-31 March 2025. Enrollment will be processed by the Federal Flexible Spending Account Program at:
(Copy and Paste URL Below into Browser)

<https://www.fsafeds.gov/>

b. Specific instructions on how to enroll during the Special Enrollment Period can be found at:
(Copy and Paste URL Below into Browser)

<https://finred.usalearning.gov/Benefits/HCFSAsSpecialEnrollment>

c. A HCFSAs allows each participant to contribute between \$100 and \$3,300 per individual per year to pay for eligible health care expenses. If both spouses are eligible through their employers and maintain two separate accounts, they may contribute a combined \$200-\$6600 per year.

d. A HCFSAs typically operates on a calendar year basis, starting 01 January and ending 31 December. However, during the special enrollment period, all eligible expenses must be incurred between the day after enrollment through 31 December. If a member enrolls on 03 March, they can incur expenses between 04 March - 31 December.

If the member enrolls on 31 March, they can incur expenses from 01 April - 31 December.

e. Eligible Service Members may also enroll at any time in a HCFSA following a qualifying life event such as birth or adoption of child, change in marital status, deployment, or a permanent change of station. More information about QLE can be found at:
(Copy and Paste URL Below into Browser)

<https://www.fsafeds.gov/public/pdf/FSAFEDS-QLE-Quick-Reference-Guide%20FINAL-s.pdf>

f. Upon enrollment, the specified amount of funds will be withheld from the Service Members semi-monthly paycheck and deposited into their HCFSA. Each month, half of the deduction will occur at mid-month, and half at the end of the month. The deposit to the HCFSA and the full election amount will be made available the following month.

g. During the special enrollment period, members who enroll between 03 March and approximately 25 March will see their deduction(s) begin with mid-month April payroll and the funds available in the HCFSA approximately 01 May. Members who enroll between 25 March and 31 March may not see their deduction(s) begin until mid-month May payroll and the funds available in the HCFSA approximately 01 June. Members can submit a claim through the FSAFEDS website or app to receive reimbursement of eligible expenses.

h. Contributions should be carefully planned to not exceed the total amount of qualified expenses anticipated to be incurred during the year.

i. Enrolled members must use and claim the funds in their HCFSA account by the end of the plan year (e.g., 31 December 2025 for the 2025 plan year). Unclaimed funds will be forfeited at the end of the plan year. All claims must be submitted by 30 April following the plan year (e.g., 30 April 2026 for those enrolled in the 2025 plan year).

j. Unclaimed contributions for HCFSA. Up to \$660 can be carried over to the next plan year if the member re-enrolls in the HCFSA benefit. If unused funds exceed the carryover limit, that amount will be forfeited.

k. Annual Re-enrollment. Eligible Service Members must re-enroll each year during the Federal Open Season (e.g., from mid-November through mid-December 2025 for the 2026 plan year) to continue participation.

4. Things to consider before HCFSA enrollment:

a. Review your family's budget and cash flow. Enrolling in a HCFSA will impact your take home pay.

b. Understand your tax benefits. Free online tax filing and one-on-one help from a Money Coach and/or Certified Tax Coach are available to Service Members and their families from CG SUPRT.

5. HCFSA and Coast Guard Resources. Free assistance is available to help members make the right decision, provide enrollment information, and understand how the HCFSA affects both their families' financial budget and tax situation.

a. Office of Financial Readiness HCFSA webpage:

(Copy and Paste URL Below into Browser)

<https://finred.usalearning.gov/Benefits/HCFSA>

b. FSAFEDS:

(Copy and Paste URL Below into Browser)

<https://www.fsafeds.gov/>

c. Coast Guard Personal Financial Management Program (PFMP) local contact list can be found at:

(Copy and Paste URL Below into Browser)

<https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Personal-Financial-Management-Program-PFMP/>

d. For Tax consultation: Contact CG SUPRT at 1-855-CG SUPRT (247-8778) or visit:

(Copy and Paste URL Below into Browser)

<https://assets.mysecureadvantage.com/cgsuprt/cgsuprt-financial-wellness-program-overview.pdf>

6. CAPT Ryan P. Matson, Acting Assistant Commandant for Military Personnel (CG-1M), sends.

7. Internet release is authorized.