

Notice 2015-16

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From: Collum, Rose <Rose.Collum@schneider-electric.com>
Sent: Thursday, April 02, 2015 4:43 PM
To: Notice Comments
Subject: Flexible Spending Account - Abuse by Company

Please assist.

As background on my issue: Flexpay by Aetna (our new FSA provider) has complicated sign up rules for Medical Spending. They were so complicated that they provided a full week of training to learn how to sign up. Unfortunately, I am the only operator and had to monitor the phones.

For 14 years with this company I'd sign up for HMO with FSA, and away I'd go. No problems.

When AETNA took over, the only options I had was a limited FSA for dental and visual, because I didn't see HMO on the list of choices. I had picked HPDP (?) thinking it was just another name for HMO.

I am a kidney patient (Chronic Kidney Disease), as well as getting current cancer treatments, and because of this I would never knowingly pick a limited FSA.

I called them immediately after I realized there was an issue (early January 2015), and they refused to fix the problem.

I have \$2500.00 in the FSA that will revert to the company because I don't need that much coverage for dental and vision. Their answer to my complaint was: "You will just have to figure out how to spend it all on vision or dental."

How can this be legal? I won't be able to afford my treatments, and recently started incurring hospital charges for surgery and biopsies.

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