

---

## Carry Forward Provisions for OSSTF

1. The same carry forward provisions will apply to both HCSA and TWSA.
2. Unused account balances can be carried forward and combined with new Flex Credit allocations for the following calendar year.
3. At the end of the second calendar year, any balances remaining from the previous carry-forward will be forfeited. **Please note: For individuals with 2019 HCSA or TWSA balances that are set to expire on December 31, 2020, in light of the COVID-19 pandemic employees will be provided with a one-time exception to carryforward unspent funds for an additional twelve (12) month period to be utilized through to but not beyond December 31, 2021.**
4. Carry forward balances must remain in the the original accounts (i.e. no inter account transfers are permitted once the allocation election has been made)

---

Source URL: <https://www.uoguelph.ca/hr/carry-forward-provisions-osstf>