

Administered by:



Erisa Administrative Services, Inc.

# The State of New Mexico Group Benefits Health Plan Plan Year: January - December 2020

**FLEXIBLE SPENDING AND TRANSPORTATION BENEFIT**

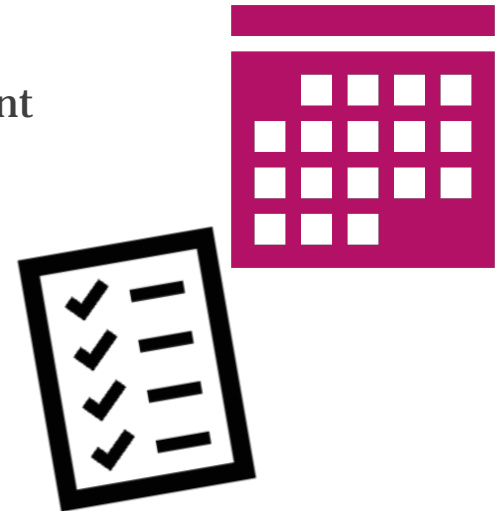
# Flexible Spending Program

- ▶ Flexible Spending Accounts (FSA) allow employees to set aside money for eligible expenses prior to taxes being withheld
  - ▶ Health FSA – covers eligible health care expenses
  - ▶ Dependent Care Assistance Program – covers day care for children 12 and under
  - ▶ Transportation/Parking – covers transit and parking expenses incurred traveling to/from work
- ▶ Deductions are taken from your paycheck before taxes are withheld, reducing your withholding and saving you money



# Enrollment

- ▶ Health Care
  - ▶ Enroll during open enrollment, within 30 days of hire date, or after a Qualifying Event
  - ▶ Covers employee, spouse, and children under age 26
  - ▶ Does **not** cover domestic partners or children of domestic partners
- ▶ Dependent Care
  - ▶ Enroll during open enrollment, within 30 days of hire, or after a Qualifying Event
  - ▶ Covers dependent children 12 years old or younger
- ▶ Transportation/Parking
  - ▶ Enroll or change enrollment at any time
  - ▶ Covers employee expenses only



# Open Enrollment 2020

## Health and Dependent Care

- ▶ **Mandatory Annual Enrollment**
  - ▶ In order to participate in FSA for health and/or dependent care in 2020, you **must** enroll during the open enrollment season, whether or not you were enrolled in 2019
- ▶ **Changing Your Election**
  - ▶ Changes to your enrollment outside of open enrollment can only be done during a qualifying event

## Transit and Parking

- ▶ **Rollover Enrollment**
  - ▶ If you were enrolled in transit or parking during 2019, your election will automatically carry over into 2020
- ▶ **Changing Your Election**
  - ▶ You may enroll or make changes to your transit or parking election at any time during the year

# Health Care FSA

Minimum Annual Contribution	\$130.00
Maximum Annual Contribution	\$2,750.00

- ▶ Expenses must be incurred within the period January 1, 2020 to March 15, 2021
- ▶ Claims must be submitted by March 31, 2021 to be approved
- ▶ Includes a grace period to allow funds to be fully utilized
- ▶ Use-it-or-lose-it account → Funds left in your count at the end of the filing period will be forfeited
- ▶ Reimbursements for approved eligible expenses available via:
  - ▶ Debit Card
  - ▶ Online Claim Submission
  - ▶ Paper Claim Submission



# Eligible Health Care Expenses

## Eligible Expenses

- ▶ Out of pocket medical expenses like copays, coinsurance, and deductibles
- ▶ Non-cosmetic dental expenses
- ▶ Vision care expenses
- ▶ Medically necessary prescriptions

## Not Eligible Expenses

- ▶ Expenses that aren't medically necessary
- ▶ Expenses that have not yet been incurred
- ▶ Expenses incurred before or after plan enrollment
- ▶ Expenses incurred after you've exhausted your balance

Expenses will be reviewed for eligibility. Claims require a receipt or Explanation of Benefits (EOB) that shows your name, medical provider, the date, the amount, and what service was received.

# Dependent Care Assistance Program

Minimum Annual Contribution	\$130.00
Maximum Annual Contribution	\$5,000.00

- ▶ Expenses must be incurred within the period January 1, 2020 and December 31, 2020
- ▶ Claims must be submitted by March 31, 2021 to be approved
- ▶ Use-it-or-lose-it account → Funds left in your account at the end of the filing period will be forfeited
- ▶ Reimbursements for approved eligible expenses available via:
  - ▶ Debit Card
  - ▶ Online Claim Submission
  - ▶ Paper Claim Submission



# Eligible Dependent Care Expenses

Dependent Care is to help you pay for child care while you and your spouse work or look for work.

## Eligible Expenses

- ▶ Before/After School Care
- ▶ Daycare
- ▶ Summer Camp
- ▶ Late pick-up fees
- ▶ Registration fees\*
- ▶ Application fees\*

\*not reimbursable until care has been provided

## Ineligible Expenses

- ▶ Expenses paid to child's parent or a child under the age of 19
- ▶ Overnight Camps
- ▶ Instructional or sport camps
- ▶ Late payment fees
- ▶ Educational Expenses



# Transportation Reimbursement

- ▶ Enrollment and changes to elections can occur at any time during the year
- ▶ Include costs of public or privately operated transit service
- ▶ Reimbursements for claims available via:
  - ▶ Online Claim Submission
  - ▶ Paper Claim Submission
- ▶ Mass Transit / Van-Pooling
  - ▶ Transit must be a public or private vehicle that seats at least 6 adults
  - ▶ Maximum contribution: \$270/month
- ▶ Parking at or near your employment
  - ▶ Maximum contribution: \$270/month

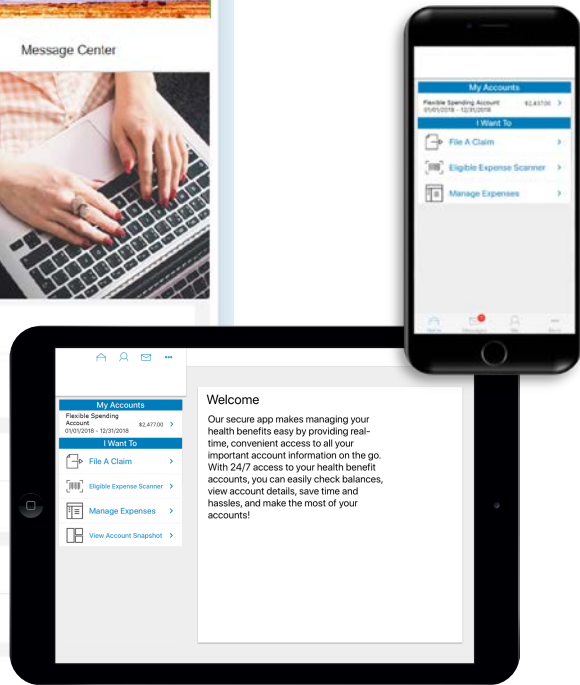
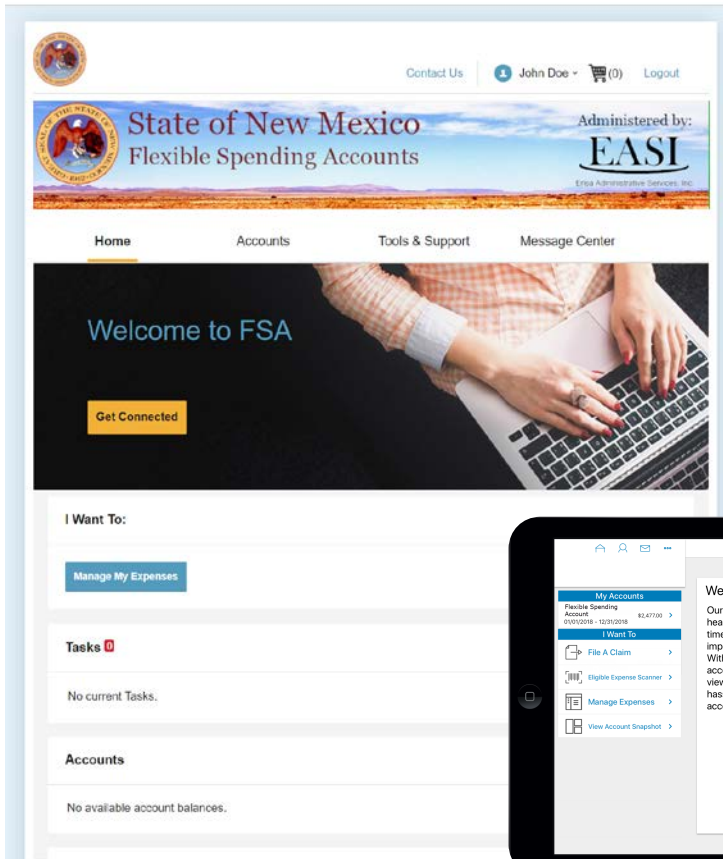


# Debit Card

- ▶ Available for both Health and Dependent Care
- ▶ Allows you to pay for qualified expenses directly from your FSA at time of service
- ▶ May still require additional documentation
  - ▶ Keep receipts and EOBs for **all** debit card expenses in case of claim review



# Online Claim Submission



- ▶ Access your account online using your computer or our mobile app
- ▶ Submit claims and upload receipts using your phone or computer
- ▶ View your account and update your contact information as needed
- ▶ Add your bank account to allow direct deposit of reimbursements

[www.mybenefitsnm.com](http://www.mybenefitsnm.com)

# Paper Claim Submission

- ▶ Access paper forms on our website
- ▶ Include all appropriate documentation, including receipts/EOBs and letters of medical necessity (if required)
- ▶ Documents must show:
  - ▶ Your Name or Dependent Name
  - ▶ Service Provider
  - ▶ Date Incurred
  - ▶ Amount Incurred
  - ▶ Type of Expense

- ▶ Email: [sonm@easitpa.com](mailto:sonm@easitpa.com)
- ▶ Fax: (505) 244-6009
- ▶ Phone: (505) 244-6000
- ▶ Mail:

Flexible Spending Accounts  
Erisa Administrative Services, Inc.  
1200 San Pedro Dr. NE  
Albuquerque, NM 87110

# Transition from CompuSys to EASI

## NEW

- Debit Cards for Dependent Care
- Mobile Application

## UPDATED

- Online Portal
- Debit Card Design
- Contact Information

## NO CHANGES

- Enrollment Process
- Plan Rules

2019 FSA claims will continue to be handled by CompuSys through the runout period.  
2020 FSA claims will be processed by Erisa Administrative Services, Inc.