

**CompuSys/Erisa Group Inc.
State of New Mexico
Flexible Spending
and
Transportation Benefit
Plan Year Jan-Dec 2017**

Outline

- **What is Flexible Spending**
- **How Does Flexible Spending Work**
- **The Health Care Benefit Account**
- **The Flexible Benefit Debit Card**
- **The Dependent Care Benefit Account**
- **The Transportation Benefit**
- **Claims/Claims Submission**

What is the Flexible Spending Program?

- The Flexible Spending Account (FSA) is a program that allows you to set aside money for eligible expenses prior to taxes being withheld.
- The Health care FSA can be used throughout the year for reimbursement of eligible health care expenses.
- The Dependent Care FSA can be used throughout the year for reimbursement of eligible day care, before school care, and after school care expenses.
- The Transportation Program allows you to be reimbursed for eligible Transit and Parking expenses employees incur going to and from work.

Why should I participate?

- No employment, federal, or state taxes are deducted from your contribution to the Flexible Spending Plan, saving you money.
- For Health Care, you can use the account to pay for qualified medical expenses even if you have not yet placed the funds in the account.

Who Can Participate?

- **Health Care and Dependent Care**
 - Employees who have enrolled online during the Open/Switch Enrollment period.
 - New employees who have enrolled 30 days after their date of hire.
 - Employees who experience an approved Qualified Life Event.
- **Transportation**
 - Employees who have elected the transportation benefit.

Who is Eligible?

- If you have enrolled, the following people are eligible under your flex plan:
 - For Health Care, you, your spouse and children under age 26 are eligible under your Flex Plan. Domestic partners are not covered.
 - For Dependent Care, your dependent children under age 13.
 - For Transportation only the employee is eligible.

Enrollment

- **Health and Dependent Care FSA**
 - To participate you must enroll during the online Open/Switch Enrollment Period from 11/07/16 to 11/22/16.
- **Transit/Parking**
 - You do not have to re-enroll, your pledge from last year will automatically roll over to the new year.
 - If you enrolled mid/late year in 2016 and want to change your amount for 2017, you will need to complete the online Open/Switch Enrollment form found at www.mybenefitsnm.com on the 2016 Open/Switch Enrollment tab.

Use-it-or-lose-it

- **Health Care and Dependent Care**
 - Any money left in your account after the end of the filing period is subject to forfeiture.
- **Transportation**
 - Any money left in your account after December 31st is rolled over. It will then be available for you to use for expenses incurred in the next plan year.

Health Care FSA

- Maximum payroll deduction of \$2550.00 per employee.
- Minimum annual payroll deduction is \$130.00.
- For the Health Care Benefit you can incur expenses from January 1, 2017 to March 15, 2018.
- Reimbursement of approved medically necessary expenses via:
 - Benefits Debit Card
 - Claim submission, with payment sent by check or direct deposit.
- You can only change or revoke your election if there is change in your employment or family status that is specified by the plan.

Benefits Debit Card



- The Flexible Benefits Debit Card is an *optional* special purpose MasterCard® that gives you an automatic way to pay for qualified healthcare expenses from your Flexible Spending Account.
- The purpose of the card is to allow you to pay for eligible expenses at the point of service.

What can I use my Debit Card For?

- You can use your debit card to pay for medically necessary expenses, this includes:
 - Out of pocket medical expenses such as co-pays, co-insurance, and deductibles.
 - Non cosmetic dental expenses
 - Medically necessary prescriptions
 - Vision care expenses



Where can I use my Benefits Card?

- At a hospital or doctor's office*
- At a dentist office*
- At your vision care provider*
- At any major pharmacy or grocery store for prescriptions

*Any charge that is not a standard State of New Mexico co-pay will trigger a request for you to submit documentation to CompuSys/Erisa.



What can't I use my card for?

- Expenses incurred at merchants that are not health care providers.
- Expenses that aren't medically necessary.
- Expenses for services that have yet to be incurred.
- Expenses incurred before or after your enrollment in the plan.
- Expenses from a prior year that are incurred after you've exhausted the prior year's balance.
- Expenses from a prior plan year incurred after the Grace Period.

Documentation Requests

- In order to verify that charges put on your card are eligible, you will receive a letter or email asking for supporting documentation.

Requests are generated for :

- Dental
- Vision
- Diagnostic/lab work
- Co-Insurance
- Deductibles
- Office visits that are not standard co-pays

Documentation Request Cont.

- The provider/merchant is paid automatically, even if you are requested to send in supporting documentation for a debit card charge.
- After you receive the initial request you have 45 days to submit the documentation to CompuSys/Erisa via mail, fax or email.

Claims

- **You may file a claim for any eligible expense that has not been reimbursed.**
 - This includes health care expenses that were not paid for with the Flexible Spending Debit Card.
 - Eligible health care expenses that weren't paid for by insurance, or other discounts.
 - Eligible expenses that weren't reimbursed from a spouse's Flexible Spending Account or Health Savings Account.
 - Over-the-counter items that are submitted with a prescription.

Dependent Care Benefit Account

- Minimum annual payroll deduction \$130.00.
- Maximum annual payroll deduction of \$5000.00 per family.
- The purpose of Dependent Care is to allow employees and their spouses to work, or look for work.
- You can incur expenses from January 1, 2017 to December 31, 2017.
- You must submit a claim for reimbursement.



Dependent Care Expenses

- **Eligible Expenses include:**

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

*These fees aren't reimbursable until care has been provided.



Ineligible Dependent Care Expenses

- **Ineligible Expenses include:**
 - Expenses for a non Qualifying Individual.
 - Expenses that aren't related to the employee being gainfully employed.
 - Expenses paid to the child's parent, or to a child who is under the age of 19.
 - Kindergarten/Educational Expenses.
 - Overnight Camps.
 - Instructional or sport specific camps; e.g. ballet, soccer, etc.
 - Extra fees for incidentals.
 - Late payment fees.
 - Expenses for services that have yet to be incurred.

Transportation Reimbursement Program



- The Transportation Reimbursement Program offers a convenient way for employees to lower commuting costs by utilizing pre-tax dollars to pay for costs incurred commuting to and from work.
- Eligible expenses for transit include expenses associated with using any public or privately operated transit service.
- You can enroll, or change your election at any time.

Transportation Benefits

- **Qualified Transportation benefits include:**
 - **Mass-transit/Van-Pooling**
 - Transit may be a publicly or privately operated vehicle.
that seats at least 6 adults.
 - Maximum election of *\$255 a month.
 - **Qualified parking is parking at or near your place of employment.**
 - Maximum election of *\$255 a month.
- **You must submit a claim for reimbursement.**

***Election limits listed are for 2016. They are subject to change by the IRS prior to the start of the plan year.**

How to submit a Claim?

- When submitting a claim to CompuSys/Erisa, make sure to include the appropriate supporting documentation. Claims may be submitted via:
 - USPS mail
 - Fax : 512-597-4692
 - Email to nmflex@cserisa.com
 - Online at www.nmflex.com

Website Access

- Your flexible spending and transportation benefit website www.nmflex.com, will give you access to:
 - Claim Forms
 - Direct Deposit Authorization
 - Lists of Eligible Expenses
 - Answers to common questions
 - Personal Account details*
 - Online claim filing capability

*Details to access your personal account will be provided in your enrollment verification letter.

Questions

- If you have any additional questions, please contact CompuSys/Erisa at 1-800-933-7472.
- You may email us at nmflex@cserisa.com.
- Business Hours from 6:30 am to 4:00 pm Mountain Time.