

**CompuSys/Erisa Group Inc.
State of New Mexico
Flexible Spending
and
Transportation Benefit
Plan Year Jan-Dec 2018**

Flexible Spending Program

- **The Flexible Spending Account (FSA) allows employees to set aside money for eligible expenses prior to taxes being withheld**
 - **The Health Care FSA is used for reimbursement of eligible health care expenses**
 - **The Dependent Care FSA is used for reimbursement of eligible day care**
 - **The Transportation/Parking Program allows reimbursement for eligible Transit and Parking expenses incurred traveling to/from work**
- **No taxes (employment, federal, nor state) are deducted from employee's contribution to the Flexible Spending Plan, which saves money.**

Who Can Participate?

- Health Care and Dependent Care
 - Open to all employees during Annual Open Enrollment
 - New employees (must enrolled 30 days after their date of hire)
 - Employees who have experienced an approved Qualified Event
- Transportation/Parking
 - Open to all employees - Transportation and Parking can be enrolled or changed at any time

Who Does This Benefit Cover?

- Under employee's FSA coverage, the following are eligible:
 - Health Care, employee, spouse and children under age 26
 - Domestic partners and children of Domestic Partners are not covered
 - Dependent Care, all dependent children under age 13
 - Transportation/Parking, employee only

FSA Open/Switch Enrollment

Health and Dependent Care

- Any employee wishing to participate in this program in 2018 must enroll during the online Open/Switch Enrollment period (11/06/17 to 11/21/17)

Transit/Parking

- Employee may enroll anytime
- There is no need to re-enroll, benefit will simply continue for the new year
 - However if you enrolled mid/late year in 2017 that amount will be divided by 24 pay periods. You may want to adjust the pledge amount by completing the online Open/Switch Enrollment form

Health Care FSA

- **Maximum contribution per employee is \$2600.00**
- **Minimum contribution per employee is \$130.00**
 - **Election changes allowed only if there is a change in employment or family status that is specified by the plan**
- **Expenses must be incurred during the period January 1, 2018 to March 15, 2019**
- **Reimbursement method for approved medical expenses:**
 - **Benefits Debit Card**
 - **Claim submission**

Benefits Debit Card



- The Flex Benefits Debit Card is *optional*. This MasterCard® allows employee to pay for qualified Health Care expenses directly from their Flexible Spending Account at time of service.
- Medically necessary expenses includes:
 - Out of pocket medical expenses such as co-pays, co-insurance, and deductibles
 - Non cosmetic dental expenses
 - Medically necessary prescriptions
 - Vision care expenses

With the exception of most prescriptions, any charge that is not a standard State of New Mexico co-pay will trigger a request for employee to submit documentation to CompuSys/Erisa.

- Expenses that aren't covered include:
 - 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 incurred after you've exhausted your balance.
 - Expenses from a prior plan year incurred after the Grace Period.

Dependent Care Benefit Account

Dependent Care allows employees and their spouses to work, or look for work while their loved ones are cared for.

- **Minimum contribution per family \$130.00.**
- **Maximum contribution per family is \$5000.00**
- **Expenses must be incurred with the period January 1, 2018 to December 31, 2018.**
- **Claims MUST be submitted to receive 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 expenses include:

- 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.)
- Fees for incidentals
- Late payment fees
- Expenses for services that have yet to be incurred



FSA Health Care and Dependent Care

Health Care and Dependent Care

- Is a use-it-or-lose it program. Any money left in your account after the end of the filing period is subject to forfeiture.
- Health care offers a grace period. You have until March 15, 2019 to use the 2018 monies. You must submit your claims by March 31st.
- Dependent Care expenses must be submitted by March 31, 2019.

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

FSA Health care and Dependent Care

How to submit a Claim

When submitting a claim to CompuSys/Erisa, please ensure submission includes all appropriate documentation. Claims may be submitted via:

- **USPS mail**
- **Fax : 512-597-4692**
- **Email to nmflex@cserisa.com**
- **Online at www.nmflex.com**

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 in commuting to/from work.

- Eligible expenses include costs of public or privately operated transit service
- Election enrollment/changes can be made at any time
- Qualified Transportation benefits include:
 - Mass-transit/Van-Pooling
 - Transit must be a public or private vehicle that seats at least 6 adults
 - Maximum contribution of *\$255 a month.
 - Qualified parking is parking at or near your place of employment.
 - Maximum contribution of *\$255 a month.
- Claims must be submitted for reimbursement

*Election limits listed are for 2017. They are subject to change by the IRS prior to the start of the plan year.

