

**CompuSys/Erisa Group Inc.  
State of New Mexico  
Flexible Spending  
and  
Transportation Benefit  
Plan Year Jan-Dec 2019**

# 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 enroll 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 elected 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 2019 must enroll during the online Open/Switch Enrollment period (11/06/18 to 11/20/18)

## 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 2019 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 \$2650.00**
- **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, 2019 to March 15,2020**
- **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, 2019 to December 31, 2019.**
- **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, 2020 to use the 2019 monies. You must submit your claims by March 31<sup>st</sup>.
- Dependent Care expenses must be submitted by March 31, 2020.

## Transportation

- Any money left in your account after December 31<sup>st</sup> 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](mailto:nmflex@cserisa.com)**
- **Online at [www.nmflex.com](http://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 \*\$260 a month.
  - Qualified parking is parking at or near your place of employment.
    - Maximum contribution of \*\$260 a month.
- Claims must be submitted for reimbursement

\*Election limits listed are for 2018. They are subject to change by the IRS prior to the start of the plan year.

# Website Access

**Flexible Spending and Transportation Benefit website**

**[www.nmflex.com](http://www.nmflex.com) will give you access to:**

- **Claim Forms**
- **Lists of Eligible Expenses**
- **Personal Account details\***
- **Direct Deposit Authorization**
- **Answers to common questions**
- **Online claim filing capability**

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

## Questions

- **Please contact CompuSys/Erisa at 1-800-933-7472.**
- **Email: [nmflex@cserisa.com](mailto:nmflex@cserisa.com).**
- **Business Hours from 6:30 AM to 4:00 PM MST**

