



# Confederated Tribe of Warm Springs



- Flexible Spending Accounts allows you to put pre-tax dollars into an account and spend those funds tax-free for eligible medical, dental, vision and childcare daycare expenses
- Your elections are taken through payroll deduction from your salary on a pre-tax basis
- You are NEVER taxed on the money held out of your wages pre-tax
- You can use your funds for any family member (spouse and/or children)
- Plan Options
  - Medical Spending Account
  - Dependent Care Account

# How FSA Plans Save You Money

	<u>NO PLAN</u>	<u>FLEX PLAN</u>
Gross Pay	\$3,500	\$3,500
Flex Plan	\$0	\$500
Taxable Pay	\$3,500	\$3,000
Federal Tax*	\$285	\$222
State Tax*	\$146	\$116
FICA / Medicare*	\$268	\$230
Net Pay	\$2,801	\$2,432
Insurance	\$100	\$0
Braces	\$100	\$0
Daycare	\$300	\$0
Monthly Net Pay	\$2,301	\$2,432

**The FSA could save you \$131/month - \$1,572/year**

## Medical Spending Account

- Covers Medical/Dental/Vision
  - Co-pays/deductibles/coinsurance
  - RX/x-rays/lab/alternative care
  - Fillings/extractions/root canals
  - Crowns/bridges/orthodontia
  - Eye exam/hardware/contacts/Lasik
- Contribute up to \$3,200 per plan year
- Covers expenses for entire family
- Contributions deducted over 12 month plan year
- Entire election available anytime during year
- Run-Out Period of 90 days (06/13)
- 2 ½ Month Grace Period – extends plan by 45 days to incur expenses

## Dependent Care Account

- Covers child care expenses necessary for employment
  - Both parents must be either actively employed or a full time student
  - Children must be 12 years of age or less
- Eligible Providers
- Licensed Day Care Center
  - Nanny
  - Private party (neighbor/relative – rules apply)
  - School
- Reimbursement limited to amount contributed
  - Run-Out Period of 90 days
  - 2 ½ Month Grace Period – extends plan by 45 days to incur expenses

**OTC drugs and medicine expenses no longer need a prescription!**

**Allergy & sinus medicine**

**Antibiotics**

**Pain relievers**

**Acid controllers**

**Cough, cold & flu medicines**

**Anti-itch & insect bite**

**Insulin**

**Blood sugar monitors**

**Contact lens solution**

**Bandages**

**Crutches**

**Denture bond**

**Please keep this in mind when making flex elections during open enrollment**

- You must **incur** an expense before you can be reimbursed
- Reimbursement Options
  - Debit Card
  - File claim online
  - File claim using mobile app
  - Fax or mail (this method takes longer to get reimbursed)
- You must include proof of what you owe
  - Explanation of Benefits (EOB)
  - Co-pay receipt
  - Itemized statement from provider
  - All documentation must include date of service and amount owed

- Please retain all documentation for your debit card charges
  - Most of your transactions such as co-pays will not require documentation, but you are still required to substantiate all charges if requested.
  - Services for dental and vision usually require documentation.
  - For services that are not covered by medical, dental or vision insurance, be sure to get an itemized bill from the provider.
  - You must provide the requested documentation when asked by Allegiance. If documentation is not provided your debit card could be deactivated.
  - You still have access to your funds if your card is deactivated. You will have to submit expenses manually in this case.
  - You can always have your card reactivated by providing the requested documentation or submitting a new claim of equal or greater value to replace the undocumented charge.
  - If you have questions about a charge contact customer service for assistance.

Healthcare and Dependent Care Elections cannot be altered or revoked once the plan year begins...unless the participant has a qualified change in status.

## **EXAMPLES OF QUALIFIED STATUS CHANGES:**

- **Change in marital status**
- **Change in number of dependents**
- **Change in employment status**
- **Change in dependent's eligibility**
- **Specified change in residence**
- **Specified cost changes**



**TECHNOLOGY**



- Check balances
- Submit claims
- View claims history
- Access resources

The screenshot displays the Allegiance Employee Portal. At the top right is the Allegiance logo. Below it, the user name 'BRET TATE' and '(0)' notifications are shown, along with a 'Logout' link. A navigation menu includes 'Home', 'Expense Tracker', 'Accounts', 'Tools & Support', 'Statements & Notifications', and 'Profile'. On the left, a sidebar titled 'I Want To...' contains buttons for 'File A Claim' and 'Manage My Expenses'. Below this is the 'Available Balance' section, showing 'Limited FSA' with a balance of '\$803.50' and another 'Limited FSA' with a balance of '\$0.00'. The main content area features a 'Welcome!' message with a photo of a smiling woman in a headset. Below the welcome message is a 'Message Center' with a notification icon, containing links for 'Download Mobile App' and 'Manage my notification preferences'. The 'Quick View' section contains two donut charts: 'Paid Claims By Category' and 'Election Summary 2016 Plan Year'. The 'Paid Claims By Category' chart shows 'Dental' at \$295.00 and 'Unspecified' at \$900.00. The 'Election Summary 2016 Plan Year' chart shows 'Limited FSA' at \$1,200.00. A footer note states '\*Represents all paid claims for the active plan year.' and a contact information line is at the bottom.

**Allegiance**  
a Cigna Company

BRET TATE (0) Logout

Home Expense Tracker Accounts Tools & Support Statements & Notifications Profile

I Want To...

File A Claim

Manage My Expenses

Available Balance

Limited FSA \$803.50

Limited FSA \$0.00

Welcome!

We're Making it Easy to Manage Your Reimbursement Accounts

Message Center 2

Download Mobile App

Manage my notification preferences

Quick View

Paid Claims By Category

Election Summary 2016 Plan Year

Dental \$295.00

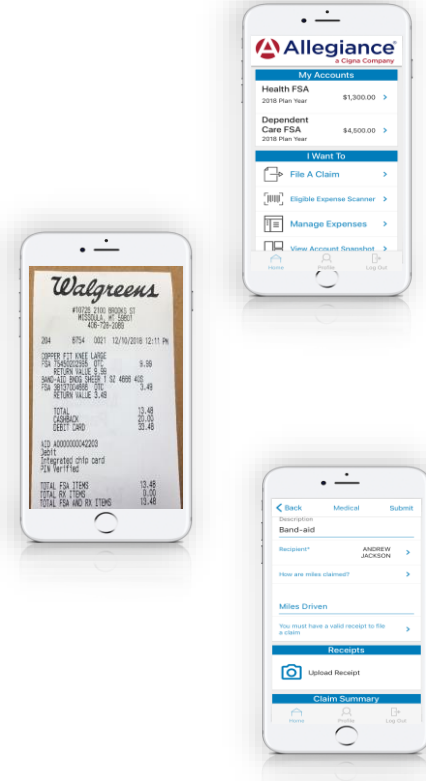
Unspecified \$900.00

Limited FSA \$1,200.00

\*Represents all paid claims for the active plan year.

Contact Us - Call Customer Service at (406) 721-2222, Toll Free at (877) 424-3570 or Email us at [Advantageinquire@msk.allegiance.com](mailto:Advantageinquire@msk.allegiance.com)

- **Check available balances**
- **View charts summarizing account information**
- **View in-app messages and text alerts that provide notifications about your account**
- **Link to an external web page to obtain helpful information such as a list of eligible expenses**
- **Use your device of choice – Apple or Android**



**SUPPORT**



- **Tax calculators**
- **List of eligible expenses**
- **FAQ and chat room for questions & answers**
- **Debit card usage tips**
- **Customer Service – toll-free number (6am – 5pm MST)**
- **24/7 IVR**



# QUESTIONS?

