



Saving Money...

That's the Benefit!

2012 Flexible Spending Accounts Open Enrollment November 1 through November 30

Flexible Spending Accounts (FSAs) allow you to pay for dependent care and eligible out-of-pocket health care expenses with pre-tax dollars, thereby reducing your taxable income.

New for 2012

WageWorks© is the new administrator of the FSA accounts on behalf of the State of Michigan.

The 2012 Flexible Spending Accounts Plan Booklet contains the information you need to determine if you want to enroll in a **Health Care** and/or **Dependent Care** Spending Account. You can access the booklet and copies of WageWorks© forms online at www.mi.gov/fsa. Access to your 2012 account on the WageWorks© website at www.wageworks.com will begin in January 2012.

Note: Non-career, SPS employees, and Other Eligible Adult Individuals (OEAI)s and their dependent(s) are not eligible for this benefit.

Two Easy Ways to Enroll!

1. Online through MI HR Self-Service

Log in at www.michigan.gov/selfserv

If you have lost or forgotten your MI HR Self-Service password, you can reset it at www.michigan.gov/selfserv by selecting 'Password'.

2. By phone through MI HR Service Center

Monday through Friday
7:00 a.m.- 6:00 p.m.

Lansing Area: (517) 335-0529

Toll Free: (877) 766-6447

Hearing Impaired: 711 for Michigan Relay

WageWorks© Customer Service Center

For information or questions beyond enrollment, contact the WageWorks© Customer Service Center at (877) 924-3967, Monday through Friday, 8:00 a.m. to 8:00 p.m.

Important!

Enrollment is required if you wish to participate in the FSAs for 2012, even if you are participating in one or both of the plans this year.

Remember

1. Carefully calculate your Health Care and Dependent Care expenses for 2012.
2. Retain your confirmation statement.
3. Review your January 5, 2012, payroll earnings statement to ensure that your Flexible Spending deductions are correct.

Health Care Spending Accounts

A Health Care Spending Account can save you money on eligible out-of-pocket health care expenses, such as doctors' office co-pays, dental and orthodontia co-pays, prescription co-pays, health insurance deductibles, and vision and hearing expenses not covered by insurance.

- You can determine if an expense is eligible by calling the WageWorks® Customer Service Center (see page 1).
- For a complete list of eligible and ineligible expenses, refer to the WageWorks® website, [FSA Eligible Expenses](#).
- Health insurance premiums and long-term care insurance premiums are *not* eligible expenses.
- The minimum contribution per employee is \$2.00.
- The maximum annual contribution per employee is \$5,000.

Dependent Care Spending Accounts

A Dependent Care (Day Care) Spending Account can be used to pay for day care expenses while you or your spouse are at work, looking for work, or are at school. The Dependent Care Spending Account may not be used for medical expenses.

- For a complete list of eligible and ineligible expenses, refer to the WageWorks® website, [FSA Eligible Expenses](#).
- The maximum annual amount for the Dependent Care Spending Account is \$5,000 per household, but varies depending on your tax filing status and you and your spouse's income. Details regarding the annual maximum amount can be found in the [2012 Flexible Spending Account Plan Booklet](#).

WageWorks® Health Care Card

Use your WageWorks® Health Care Card like a credit card to pay your eligible expenses at [approved merchants](#) (visit www.wageworks.com, select "IRS-Approved Merchants" from the column on the left).

- All Health Care Spending Account participants will automatically receive a WageWorks® Health Care Card free of charge. The new Card will arrive before January 1, 2012.
- IRS regulations require you to save your itemized receipts for tax purposes.
- [Questions and answers](#) for the Card may be found at www.wageworks.com. Select "Participant/Employees", then "Frequently Asked Questions".
- If you choose not to use the Card, you may pay for the expense and submit your itemized receipt along with a Pay Me Back Claim to WageWorks®.
- If you currently participate in the Health Care Spending Account, your ADP debit card will be shut off on December 31, 2011.

Grace Period

The 2012 Flexible Spending Accounts plan year will end on December 31, 2012. However, you may still incur qualified expenses through March 15, 2013.

- You will have until April 15, 2013 to submit claims to WageWorks® for expense reimbursement and substantiation of Card purchases for the 2012 plan year and any claims incurred during the grace period.
- Any funds you have contributed that remain in your account, after processing of claims received by this deadline, will be forfeited.
- The only exception to this rule applies to employees entering active military service.
- Participants with 2011 remaining balances must submit claims for reimbursement **to ADP** by April 15, 2012.