

2014 PLAN YEAR FLEXIBLE SPENDING ACCOUNTS (FSA) OPEN ENROLLMENT

NOVEMBER 1 THROUGH DECEMBER 2

Flexible Spending Accounts (FSAs) allow you to pay for eligible out-of-pocket expenses with pre-tax dollars. Thereby reducing your taxable income and giving you more money to spend elsewhere. There are two types of FSAs:

- **Health Care** for eligible out-of-pocket medical, dental, and vision [expenses](#).
- **Dependent Care** for eligible [expenses](#), such as day care, day camp, nursery school and elder care.

The [2014 Flexible Spending Accounts Plan Booklet](#) contains the information you may need to determine if you'd like to enroll in a **Health Care** and/or **Dependent Care** FSA. You can access the [booklet](#) and copies of [WageWorks® forms](#) online at www.mi.gov/fsa. Access to your 2014 account on the WageWorks® website at www.wageworks.com will begin in January 2014.

Note: Non-career and SPS employees are not eligible for this benefit; anyone with an existing Health Savings Account (HSA) is not eligible for the Health Care FSA.



REMEMBER

- Enrollment is required if you wish to participate in either FSA plan for 2014, even if you are participating in one or both of the plans this year.
- Carefully [calculate](#) your Health Care and Dependent Care expenses for 2014.
- Complete the enrollment process and retain your confirmation statement.
- Review your January 2, 2014, payroll earnings statement to ensure that your Flexible Spending deductions are correct.

TWO EASY WAYS TO ENROLL!

1. Online Through MI HR Self-Service

Log in at www.mi.gov/selfserv

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 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. EST.

www.michigan.gov/fsa



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, 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 \$2,500.

DEPENDENT CARE SPENDING ACCOUNTS

A Dependent Care Spending Account can be used to pay for expenses such as day care, day camp, nursery school or elder care 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.

- 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](#).
- 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 [2014 Flexible Spending Accounts Plan Booklet](#).

WAGEWORKS® HEALTH CARE CARD

Use your WageWorks® Health Care Card like a credit/debit card to pay for your eligible expenses at [approved merchants](#) (visit <https://www.sig-is.org/card-holders/store-locator> to locate a store near you).

- New Health Care Spending Account participants will receive a WageWorks® Health Care Card free of charge. The new Card will arrive prior to January 1, 2014.
- IRS regulations require you to save your itemized receipts for tax purposes.
- [Frequently Asked Questions](#) (FAQs) 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 set up a [Pay My Provider](#) payment option, pay for the expense and submit your itemized receipt along with a [Pay Me Back Claim](#) form, or utilize the [EZ Receipts](#) app (if you have a smartphone).

GRACE PERIOD

The 2014 Flexible Spending Accounts plan year will end on December 31, 2014. However, you may still incur qualified expenses through March 15, 2015.

- You will have until **April 30, 2015** to submit claims to WageWorks® for expense reimbursement and substantiation of Card purchases for the 2014 plan year and any claims incurred during the grace period (March 15, 2015).
- Any funds you have contributed that remain in your account, after the processing of claims received by this deadline, will be forfeited.
- The only exception to this rule applies to employees entering active military service.