



YOUR GUIDE TO BENEFITS.

Union County
2023 Open Enrollment

Don't miss out.
Enroll in your benefits between
05/15/23-06/14/23. Check with your local
HR Representative for more details.



PAYING FOR YOUR CARE.

Hassle-free solutions to pay for your healthcare.



HERE'S WHAT YOU NEED TO KNOW.

Using a Flexible Spending Account (FSA).

What is an FSA? An FSA is an employee benefit that allows you to conveniently save money on your healthcare and dependent daycare expenses. You don't have to pay taxes on the money you contribute to these accounts, which results in more take-home pay for you. There are two types of Flexible Spending Accounts—you can enroll in one or both.

1 Healthcare FSA—covers the healthcare-related items you purchase that your insurance doesn't cover—like laser eye surgery, bandages, sunscreen and contact solution.

- You can elect up to \$3050 for the plan year.
- You will have full access to your funds on the first day of the plan year. (This account is pre-funded.)
- You, your qualifying spouse and dependents can use this account—even if they are not covered by your health plan.

2 Dependent Care FSA—covers things like childcare and elder care.

- You can elect up to \$5000 for the plan year.
- You will have access to the funds in your Dependent Care account as they are deducted from your account each paycheck.
- Your child (under the age of 13), spouse or relative who qualifies and is physically or mentally unable to provide care for themselves is covered.



*Maestro Health representatives are not tax advisors.
Please consult your tax advisor for details.



Check out your **FSA** flyer in your Open Enrollment packet to learn more about the benefits of an FSA.

PLAN INFORMATION

FSA Account

Plan year:

2023-2024

FSA Reimbursement Frequency:

Claims are processed daily; check & direct deposits issued daily

Healthcare FSA maximum:

\$3,050

Dependent Care FSA maximum:

\$5,000 per household or \$2,500 per spouse if filing separate tax returns.

Claim forms:

You may submit claims using a debit card, online via the FSA website, from your smart phone or tablet.

Healthcare FSA: Expenses must be incurred between 07/01/2023 and 09/13/2024.

Dependent Care FSA: Expenses must be incurred between 07/01/2023 and 09/13/2024.

Healthcare and Dependent Care FSA claims must be submitted by 09/30/2024.

Terminated employee claim filing deadline:

You will have until the end of the plan year to submit claims incurred while employed.

Election changes:

The IRS does not allow changes in your annual election unless you have a qualified change in status. You need to notify your employer within 30 days of any qualified status change.

ELIGIBLE FSA ITEMS.

Save money pre-tax on these common healthcare expenses.

Examples of eligible expenses:

- Sunscreen (SPF 15+)
- Contact Solution
- Bandages
- Neck pillow
- Thermometer



There's a full list of eligible and non-eligible expenses in IRS Publication 502, which you can order from the IRS by calling 1.800.TAX.FORM (1.800.829.3676) or by visiting www.irs.gov.

Quick tips:

- Keep your receipts in case you're required to provide further information.
- In general things that are hygienic or cosmetic in nature are not eligible.

Examples include:

- Toothbrushes
- Toothpaste
- Toiletries
- Veneers
- Teeth whitening/bleaching
- Cosmetic surgery



SAY HELLO TO mSAVE™.

Key info you need to know.

If you enrolled in an FSA, we'll send you an mSAVE™ debit card so that you can easily pay for your eligible healthcare expenses.

What to expect:

- Maestro Health account active on 07/01/2023
- Save all receipts for tax audit purposes.



Got mSAVE™ questions? We've got answers.

Customer Service: 888.488.5054

Email: questions@maestrohealth.com

Monday – Friday, 8 AM – 8 PM ET

ACCOUNTS ON-THE-GO.

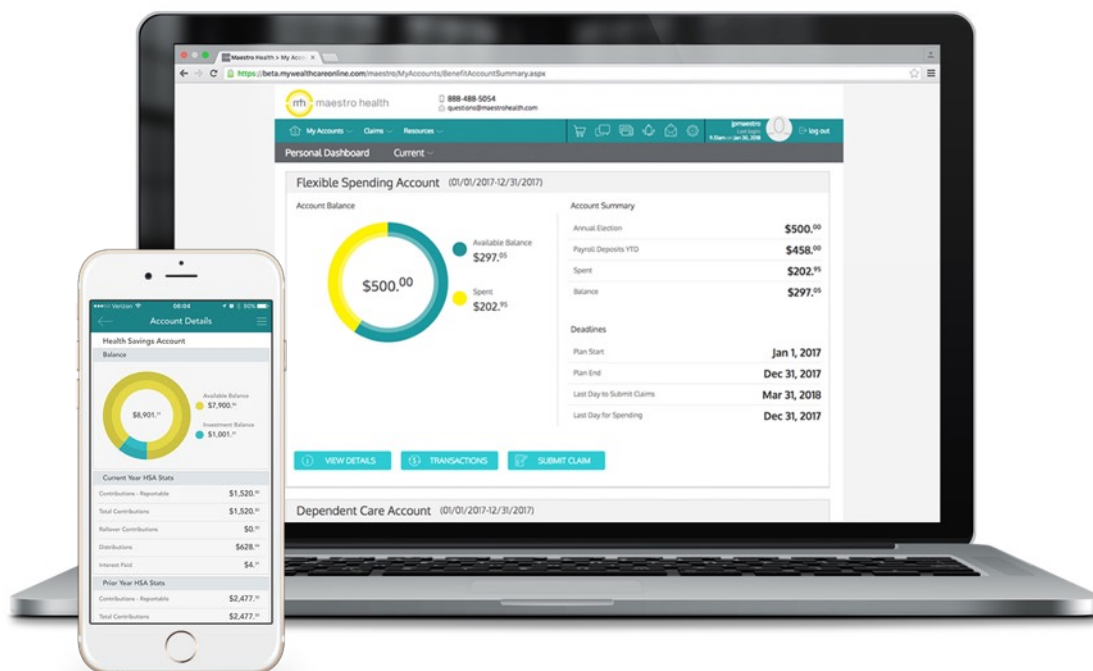
Manage your FSA account(s) anytime, anywhere.

Our Maestro Health mSAVE™ online portal and mobile application lets you manage your [HSA/FSA] all in one place.

- View and print account statements
- File a claim by snapping a photo of the receipt
- Check your reimbursement status
- Access education, calculators and how-to videos
- Contact support

Visit msave.maestrohealth.com

Registration ID: Select “Card Number” and enter the 16-digit number on your mSAVE™ debit card.



Check out your *mSAVE™ Web Portal and Mobile App* flyer in your Open Enrollment packet to learn more.