

# FSA

## Who can enroll?

FSA's are available to eligible State employees through *Tax\$ave*, a benefit program under Section 125 of the Federal Internal Revenue Code.

## How to enroll?

**On the Web** at [www.myFBMC.com](http://www.myFBMC.com).

**Over the phone** with the Interactive Voice Response\* (IVR) system by calling 1-800-865-3262. Or **by mail**, simply complete an Enrollment Form and submit it to:

Fringe Benefits Management Company  
Enrollment Processing  
P.O. Box 1800  
Tallahassee, FL 32302-1800

## How do I receive more information?

To receive more information about FSA's, how to enroll or to request a Reference Guide, contact the Customer Care Center at 1-800-342-8017 or visit our Web site [www.myFBMC.com](http://www.myFBMC.com).

\*Note: To access IVR system, the last four digits of your Social Security number (SSN) will be your first PIN. After your initial login, you will be asked to change this PIN for access in the future. Your new PIN cannot be the last four digits of your SSN, cannot be longer than eight digits and must be greater than zero.

## What is a Flexible Spending Account (FSA)?

An FSA is an account you set up to pre-fund your anticipated, eligible medical services and supplies and dependent care expenses that are normally not covered by your insurance. You can choose from Unreimbursed Medical Expense FSA, Dependent Care FSA., or have one of each.

With either FSA, you benefit from having less **taxable** income in each of your paychecks, which means more **spendable** income to use toward your eligible medical and dependent care expenses.

## Is an FSA right for me?

If you spend \$100 or more on eligible medical expenses or \$250 on eligible dependent care expenses during your plan year, you may save money by paying for them with an FSA. The amount is deducted in small, equal amounts from your paychecks during the plan year.

- You decide the amount to deposit.
- You are reimbursed for eligible expenses before income and FICA (Social Security and Medicare) taxes are deducted.
- You save income and FICA taxes each time you receive wages.
- Determine your potential savings with a Tax Savings Analysis by visiting the "Tax Calculators" link at [www.myFBMC.com](http://www.myFBMC.com).

## What is an Unreimbursed Medical FSA?

An Unreimbursed Medical FSA is used to pay for eligible medical expenses which aren't covered by your insurance or other plan. These funds are set aside from your salary before income and FICA taxes are deducted, allowing you to pay your eligible expenses tax-free. It can be used for expenses such as copayments, deductibles, and qualified dental, vision, prescription and medical costs. The annual maximum contribution for an Unreimbursed Medical FSA is \$2,500.

## What is a Dependent Care FSA?

The Dependent Care FSA is a great way to pay for eligible dependent care expenses such as after school care, baby-sitting fees, daycare services, nursery and preschool. Eligible dependents include your qualifying child (age 12 or under), spouse and/or relative. These funds are set aside from your salary before income and FICA taxes are deducted, allowing you to pay your eligible expenses tax-free. You may contribute up to \$5,000 (single and head of the household or married and filing jointly) or \$2,500 (married and filing separately) to a Dependent Care FSA each year.

## What are eligible expenses?

Different expenses are covered by each type of FSA. Below are examples of each; for the complete list please visit our Web site at [www.myFBMC.com](http://www.myFBMC.com).

### Unreimbursed Medical FSA

- Acupuncture
- Ambulance service
- Birth control pills and devices
- Chiropractic care
- Contact lenses (corrective)
- Dental fees
- Diagnostic tests/health screening
- Doctor fees
- Drug addiction/alcoholism treatment
- Drugs
- Experimental medical treatment
- Eyeglasses
- Guide dogs
- Hearing aids and exams
- In vitro fertilization
- Injections and vaccinations
- Nursing services
- Orthodontic treatment
- Over-the-Counter items
- Prescription drugs to alleviate nicotine withdrawal symptoms
- Smoking cessation programs/treatments
- Surgery
- Transportation for medical care
- Weight-loss programs/meetings (doctor prescribed)
- Wheelchairs
- X-Rays

### Dependent Care FSA

- After school care
- Baby-sitting fees
- Daycare services
- In-home care/au pair services
- Nursery and preschool
- Summer day camps

Tell others you do it "my" way with the myFBMC Card<sup>SM</sup> Visa<sup>®</sup> Card



The myFBMC Card<sup>SM</sup> Visa<sup>®</sup> Card is issued by First Horizon.

### What is the myFBMC Card<sup>SM</sup>?

The myFBMC Card<sup>SM</sup> is a convenient reimbursement option that allows FBMC

to electronically reimburse eligible expenses under your employer's plan and IRS guidelines. Because it is a payment card, when you use the myFBMC Card<sup>SM</sup> to pay for eligible expenses, funds are electronically deducted from your account.

### What are the myFBMC Card<sup>SM</sup> advantages?

You can use the myFBMC Card<sup>SM</sup> for your eligible Over-the-Counter (OTC) expenses at drugstores. Other advantages include:

- **instant reimbursements** for health care expenses, including prescriptions, copayments and mail-order prescription services.
- **instant approval** of NJ State Health Benefits Program (SHBP) known copayments for medical and prescription drug coverage.
- **no out-of-pocket expense** and
- **easy access** to your account funds.

**Note:** You **cannot** use the myFBMC Card<sup>SM</sup> for cosmetic dental expenses or eye glass warranties.

#### Types of services that would **not** require documentation:

- Copayments under SHBP Medical Plan or Prescription Drug plan
- Multiple copayments (up to 5 known copayments SHBP Medical Plan or Prescription Drug plan)
- Over-the-counter items purchased at IIAS certified merchants

#### Types of services that would require documentation:

- Copayments under a spouse's Medical Plan or Prescription Drug plan (not SHBP)
- Multiple copayments (6 or more known copayments SHBP Medical Plan or Prescription Drug plan)
- Dental copayments
- Over-the-counter items purchased at non IIAS certified merchants
- Durable medical equipment

### Using the myFBMC Card<sup>SM</sup>

For eligible expenses, simply swipe the myFBMC Card<sup>SM</sup> like you would with any other credit card. Whether at your health care provider or drugstore, the amount of your eligible expenses will be automatically deducted from your Medical Expense FSA. Over-the-Counter and prescription purchases with the card are only accepted at IIAS certified merchants. For all other qualified expenses, such as SHBP medical copayments, the myFBMC Card<sup>SM</sup> will function normally. To find out if a pharmacy or drugstore near you accepts the card, please refer to the **IIAS Store List** at [www.myFBMC.com](http://www.myFBMC.com).

Two cards will be sent to you in the mail; one for you and one for your spouse or eligible dependent. You should keep your cards to use each plan year until their expiration date. If you already have the myFBMC Card<sup>SM</sup>, you will need to re-enroll between October 1, 2009 and October 31, 2009 to continue using the card. You will not be issued a new card; continue using the same card(s) you have.

Remember, you can go to [www.myFBMC.com](http://www.myFBMC.com) to see your account information and check for any outstanding Card transactions.

### How can I activate the myFBMC Card<sup>SM</sup>?

To activate your myFBMC Card<sup>SM</sup> anytime visit [www.myFBMC.com](http://www.myFBMC.com). You may also call 1-888-514-6845.



Department of the Treasury

Division of  
Pensions and Benefits



**FBMC**

Premier Benefits Solutions

Contract Administrator  
Fringe Benefits Management Company  
P.O. Box 1878 • Tallahassee, Florida 32302-1878  
Customer Care Center 1-800-342-8017 • 1-800-955-8771 (TDD)  
[www.myFBMC.com](http://www.myFBMC.com)

Information contained herein does not constitute an insurance certificate or policy. Certificates will be provided to participants following the start of the plan year, if applicable.

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State of New Jersey

Flexible  
Spending  
Accounts



**Tax\$ave**