

Say hello to convenience and goodbye to paperwork with the EZ REIMBURSE MasterCard®



What is the EZ REIMBURSE® MasterCard® Card?

The EZ REIMBURSE® Card is a stored-value card that works in conjunction with your Unreimbursed Medical FSA. It allows FBMC to electronically reimburse eligible expenses under your employer's plan and IRS guidelines. Your annual Unreimbursed Medical FSA contribution is available to you at the beginning of your plan year. When you use your EZ REIMBURSE® Card to pay for eligible expenses, funds are electronically deducted from your Unreimbursed Medical FSA.

What are the EZ REIMBURSE® Card advantages?

You can now use your EZ REIMBURSE® Card 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 some** medical, prescription, vision and dental expenses (others require documentation)
- transactions for eligible expenses at Walgreens, Wal-Mart and Sam's Club do not require further documentation
- no out-of-pocket expense and
- easy access to your Unreimbursed Medical Spending Account funds.

Note: You **cannot** use your EZ REIMBURSE® Card for cosmetic dental expenses or eye glass warranties.

How do I use my EZ REIMBURSE® Card?

For eligible expenses, simply swipe your EZ REIMBURSE® Card like you would with any other credit card. Whether at your health care provider or at your drugstore, the amount of your eligible expenses will be automatically deducted from your Unreimbursed Medical FSA.



Department of the Treasury

Division of
Pensions and Benefits



FBMC

proven benefit solutions

Contract Administrator
Fringe Benefits Management Company
P.O. Box 1878 • Tallahassee, Florida 32302-1878
Customer Service 1-800-342-8017 • 1-800-955-8771 (TDD)
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



Tax\$ave

Flexible Spending Accounts



What is a Flexible Spending Account?

Fringe Benefits Management Company (FBMC) provides you with IRS tax-favored Flexible Spending Accounts (FSAs) to stretch your medical expense and dependent care dollars. FSAs are an IRS-approved way to be reimbursed for eligible expenses tax-free. They also are a great means of savings on income and Social Security taxes and offer the security of paying anticipated expenses with your FSA.

Is an FSA right for me?

If you spend \$100 or more on eligible expenses during your plan year, you may save money by paying for them with an FSA. A portion of your salary is deposited into your FSA each pay period.

- You decide the amount you want deposited.
- You are reimbursed for eligible expenses before income and Social Security taxes are deducted.
- You save income and Social Security 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.

What is an Unreimbursed Medical FSA?

An Unreimbursed Medical FSA is an IRS tax-favored account you can use to pay for your eligible medical expenses not covered by your insurance or any other plan. These funds are set aside from your salary before 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?

A Dependent Care FSA is an IRS tax-favored account you can use to pay for your eligible dependent care expenses to ensure your dependents (child or elder) are taken care of while you and your spouse (if married) are working. These funds are set aside from your salary before taxes are deducted, allowing you to pay your eligible expenses tax-free. You are able to 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 Flexible Spending Account. Listed are some examples; for the complete list please visit our Web site at www.myFBMC.com.

Unreimbursed Medical FSA

- Acupuncture
- Ambulance service
- Birth control pills and devices
- Certain Fees (dental, doctor, optometrist)
- Chiropractic care
- Contact lenses (corrective)
- Diagnostic tests/health screening
- 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
- 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

Who can enroll?

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

How do I receive more information?

To receive more information about Flexible Spending Accounts (FSAs), how to enroll or to request a 2008 Reference Guide, contact us at 1-800-342-8017 or visit our Web site www.myFBMC.com.