MoneyPlus

Medical Spending Accounts
Dependent Care Spending Accounts
Limited-use Medical Spending Accounts
Health Savings Accounts

August 27-29, 2018
Presented by:
Who is ASIFlex?
ASIFlex introduction

- Founded 1983.
- Headquartered Columbia, Missouri.
- Satellite office in Moberly, Missouri.
- Specialize working with large-scale public sector entities.
- Have significant experience with state and other governmental entities.
ASIFlex Clients Nationwide

LEGEND
- State Clients
- State Clients with University Systems
- US Footprint
Happy to be GREEN!
What’s new in 2019?
Contract changes

- PEBA will administer enrollment.
- Carry over up to $500 of unused Medical Spending Account funds beginning in 2019; no more grace period.
- Use Dependent Care Spending Account funds for expenses incurred through March 15, 2020.
- Health Savings Account Custodian Bank – Central Bank.
  - 2019 contributions will go to Central Bank.
  - Current HSA participants will receive letter from PEBA and Central Bank about enrollment and opening account with Central Bank.
Claims processing

- ASIFlex will auto-adjudicate as many card transactions as possible for Medical Spending Accounts using claims data from health, dental and vision vendors.
  - Cannot eliminate documentation entirely.
  - Goal is to decrease need for backup documentation.
- If transaction amounts equal those shown on the files received from other insurance vendors, participants will not need to submit documentation.
- Reimbursements for non-card transactions will be made to participants within three business days following receipt of any required documentation.
Customer service

- ASIFlex mobile app:
  - Snap a picture and submit claims on-the-go.
  - Check account statement/balance on-the-go.
  - Download for free on Google Play or the App Store.

- Immediate notification of claim receipt via text or email.
  - Notices released every 20 minutes.

- Live Help:
  - ASIFlex offers personal assistance from Customer Service Representatives.
  - Extended hours Monday through Saturday.
2019 administrative fees

<table>
<thead>
<tr>
<th>Monthly fees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Spending Account</td>
<td>$2.32</td>
</tr>
<tr>
<td>Dependent Care Spending Account</td>
<td>$2.32</td>
</tr>
<tr>
<td>Limited-use Medical Spending Account</td>
<td>$2.32</td>
</tr>
<tr>
<td>Central Bank</td>
<td></td>
</tr>
<tr>
<td>Maintenance fee (balances less than $2,500)</td>
<td>$1.25</td>
</tr>
<tr>
<td>Paper statements</td>
<td>$3.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Annual fee</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Account</td>
<td>$12.00</td>
</tr>
</tbody>
</table>

- There is no fee to participate in the Pretax Group Insurance Premium feature.
Flexible spending accounts
IRS-regulated flexible spending account (FSA) rules

- Re-enroll every year.
- Do not have to be covered under State Health Plan.
- Use to pay eligible expenses for eligible spouse and dependents.
- Election remains in effect for the plan year unless participant experiences a qualified status change.
Medical Spending Account (MSA)

- Contribution limit - $2,650.
- Monthly administration fee - $2.32.
- No more grace period to March 15; carryover up to $500 to next plan year (begins with plan year 2019).
  - Example:
    - Contribute $2,000 in 2019.
    - Incur $1,500 in eligible expenses during 2019.
    - Have balance of $500 that carries over to 2020.
  - Can re-enroll to contribute the maximum in 2020 and keep the $500 rollover.
- All funds available on January 1.
Limited-use Medical Spending Account

- Available to Savings Plan members who open and make contributions to a Health Savings Account.
- Contribution limit - $2,650.
- Monthly administration fee - $2.32.
- No more grace period to March 15; carryover up to $500 to next plan year (begins with plan year 2019).
- All funds available on January 1.
ASIFlex Card

- Issued to MSA and Limited-use MSA participants in late December and valid for five years if enrolled.
- Two cards mailed to home address on file.
  - Upon receipt, call to register and set up PIN.
  - Order additional cards by logging in to account.
- Can use card as credit transaction or debit transaction.
- Report lost or stolen card immediately.
Use of the card is optional and may require documentation.

Each time card is used ask the provider for an itemized statement of service.
  - Must show provider name, patient name, date of service, description of service and dollar amount owed.

Be sure to have the itemized receipt before leaving; providers do not automatically provide.

Keep paper copy or snap a picture to save on mobile device.
ASIFlex wallet card

- Explains exactly what is needed on the itemized statement.
- Print from online account and carry in wallet to show to provider.

**ASIFlex CUSTOMER SERVICE**
ASIFlex.com/SCMoneyPlus
asi@asiflex.com

Phone: 833.SCM.PLUS (833.726.7587)
Mon.-Fri., 8 a.m.-8 p.m., ET and Sat., 10 a.m.-2 p.m., ET
P.O. Box 6044 | Columbia, MO 65205-6044
Fax: 877.879.9038

**Get the ASIFlex mobile app**
Submit claims and check your balance on-the-go.
Available on Google Play and the App Store.

**MEDICAL SPENDING ACCOUNT (MSA)**
Each time you use your ASIFlex card, ask the provider for an itemized statement of service that includes:
1. Provider name and address;
2. Patient name;
3. Date the service/supply was provided (regardless when paid or billed);
4. Description of the service/supply; and
5. Dollar amount you owe.

IRS regulations require you provide an itemized statement upon request. Submit online, via the mobile app, by fax or mail. Retain a copy with your personal tax records.

Note: Card terminal receipts and balance-forward or paid-on-account statements are not sufficient for IRS documentation.
Dependent Care Spending Account (DCSA)

- Contribution limits:
  - Married, filing separately - $2,500.
  - Single, head of household - $5,000.
  - Married, filing jointly - $5,000.

- Monthly administration fee - $2.32.

- Grace period through March 15 to spend funds contributed in previous year (begins with plan year 2019).

- Participants must re-enroll during 2018 open enrollment due to vendor change.
Multiple ways to submit claims

- ASIFlex Online
- ASIFlex mobile app
- Mail
- Fax

- Claims are processed within three business days.
- Encourage participants to sign up for email and text alerts and direct deposit via their ASIFlex account.
ASIFlex Online

- www.ASIFlex.com/SCMoneyPlus:
  - Select Online Access/Account Detail.
  - Select Participant/Account Detail.
  - Sign into account.
  - Under Participants Services, select File a Claim.
    - Follow the prompts.
    - Upload scanned documentation.
    - Submit electronic signature and save confirmation.
ASIFlex mobile app

- Snap a picture of documentation on device.
- Search for ASIFlex Self Service in app store and sign into mobile app.
- Select File Claims and follow the prompts.
- Attach image from your photo gallery.
- Submit claim.
- Use mobile app to submit claim right from the provider’s office.
# FSA claim documentation

<table>
<thead>
<tr>
<th>Type of expense</th>
<th>Documentation needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>If covered by insurance</td>
<td>Insurance payer EOB or itemized statement</td>
</tr>
<tr>
<td>If not covered by insurance</td>
<td>Itemized statement must include:</td>
</tr>
<tr>
<td></td>
<td>1. Provider name/address</td>
</tr>
<tr>
<td></td>
<td>2. Patient name</td>
</tr>
<tr>
<td></td>
<td>3. Date of service</td>
</tr>
<tr>
<td></td>
<td>4. Description of service</td>
</tr>
<tr>
<td></td>
<td>5. Dollar amount</td>
</tr>
<tr>
<td>OTC drugs and medicines</td>
<td>Physician prescription and itemized merchant receipt</td>
</tr>
<tr>
<td>OTC medical supplies/items</td>
<td>Itemized merchant receipt</td>
</tr>
<tr>
<td>Rx</td>
<td>Pharmacy receipt or printout</td>
</tr>
</tbody>
</table>

- Do not submit credit card receipts, cancelled checks, balance forward statements or paid-on-account statements.
Documentation for ASIFlex Card transactions

- IRS rules do not require documentation for:
  - Prescription copays that match State Health Plan copays.
  - Recurring transactions at the same provider for the exact same dollar amount.
  - Over-the-counter health care products purchased at merchants with Inventory Information Approval System, which identifies FSA-eligible products.
  - BlueCross BlueShield of South Carolina and EyeMed claims that match card transaction amounts exactly.
Submitting card documentation

- Submit documentation only if requested by ASIFlex.
- Four ways to submit documentation:
  - ASIFlex mobile app - snap picture on device and upload;
  - ASIFlex Online - scan documentation and submit through online account;
  - Toll-free fax - be sure documentation is legible and fax is right side up; and
  - USPS mail.
Card documentation requests

- Requests are emailed and posted to online secure message center; participant has 47 days to respond.
- Initial notice - sent approximately five days after ASIFlex receives notice of transaction.
- Reminder notice - sent 21 days after initial notice.
- Deactivation notice - sent 21 days after reminder notice.
  - Future claim submissions offset by outstanding amount.
Health Savings Accounts
IRS-regulated Health Savings Account (HSA) rules

- Must be covered under high-deductible plan like the Savings Plan, and cannot be covered under other non-HDHP medical coverage or under a spouse’s medical spending account or health reimbursement arrangement.
- Expenses must be incurred during the period in which HSA is open.
- Use to pay expenses for spouse and dependents even if not covered by Savings Plan.
- Have access to account balance at any given time.
- Funds not used for health care expenses are subject to tax.
HSAs

- Contribution limits:
  - Single coverage: $3,500.
  - Family coverage: $7,000.
  - Additional catch-up contributions for a subscriber who is age 55 or older: $1,000.
    - If participant and spouse are covered by a family high deductible health plan, and are both age 55 or older, each can make a $1,000 catch-up contribution into his own HSA.
- Annual administration fee - $12.
- Custodian bank monthly maintenance fee (balances less than $2,500) - $1.25.
HSA custodian - Central Bank

- Participants who want to contribute pretax dollars to an HSA must enroll in an HSA during 2018 open enrollment and open account with Central Bank.
- If electing to contribute pretax dollars for 2019, must open account with Central Bank during open enrollment or before December 15, 2018.
- Must have zero MSA balance before contributing to HSA.
- Current HSA participants must re-enroll in an HSA and can:
  - Keep account with Optum Bank; or
  - Roll over existing funds to Central Bank.
HSA distribution options

- **Online Bill Pay**
  - [schsa.centralbank.net](schsa.centralbank.net)
  - Pay provider through online bill pay service
  - Reimburse self for qualified expenses

- **MasterCard® debit card**
  - Cards for each signer on account
  - Used anywhere MasterCard® is accepted
  - Present card at point-of-sale; retain receipts for your records

- **Central Bank mobile app**
  - Check balances, pay bills and make deposits
  - Available through Google Play and the App Store
Investing HSA funds

- HSA funds always earn interest.
  - Primary account earns interest.
  - Self-directed investments for account balances of $1,000 or more.
  - Wide range of mutual funds in spectrum of asset classes.
  - Online investment hub available.
  - Access to mutual fund prospectuses and Morningstar® reports.
Participant customer service and resources
ASIFlex participant customer service

- Live Help
  - 833.SCM.PLUS (833.726.7587)
  - Monday through Friday, 8 a.m. – 8 p.m., ET
  - Saturday, 10 a.m. – 2 p.m., ET

- Website
  - ASIFlex.com/SCMoneyPlus

- Email – ASIFlex will respond within 24 hours
  - asi@asiflex.com
ASIFlex online resources

- Program descriptions:
  - Medical Spending Accounts.
  - Dependent Care Spending Accounts.
  - Health Savings Accounts.
- ASIFlex Card resources, FAQs and communications.
- Extensive list of eligible, ineligible expenses.
- Link to FSA Store, a resource for eligible over-the-counter health care products.
ASIFlex online resources

- Expense estimator and tax savings calculator.
- Educational videos:
  - “What spending accounts are and how they work.”
  - “Filing a spending account claim.”
  - “Using the mobile app.”
  - “HSA basics.”
  - “Opening the HSA.”
- Links to IRS forms and publications.
- Claim and other forms.
Reminders
Reminders

- Enroll in MoneyPlus accounts through PEBA during open enrollment.
  - Current HSA participants must re-enroll in an HSA this year because of contract change. They must also open bank account with Central Bank.
  - ASIFlex will mail confirmation letter to participants’ home address after open enrollment.
- ASIFlex debit cards for MSAs will be mailed to home address by end of December.
- Central Bank debit cards for HSAs will be mailed to home address by end of December.
- Encourage participants to set up online account and download mobile app.
Reminders

- Submit 2018 claims to WageWorks by March 31, 2019.
  - MSA – expenses incurred through March 15, 2019.
  - DCSA – expenses incurred through December 31, 2018.
- Submit 2019 claims to ASIFlex.
- WageWorks and ASIFlex will work together to ensure claims are paid from the appropriate account.