

What Participants Need to Know About Flexible Spending Accounts (FSA)

Welcome to the Flexible Spending Account (FSA) program being offered to you through our *CMU Choices* benefit program. Enrolling in an FSA provides you with valuable tax savings through a quick and easy reimbursement process.

Continuing employees may elect to participate in either, or both, the [health care FSA](#) or the [dependent day care FSA](#) during the two-week annual Open Enrollment period typically held in the spring. Newly hired employees may elect to participate during their 30 calendar-day Initial Enrollment Period. Additional enrollment information specific to Fixed-Term Faculty is available [here](#).

Keep in mind that money cannot be transferred between the health care FSA and the dependent day care FSA. For example, money in your health care FSA may not be used to pay for dependent day care expenses.

Plan Administrator

The FSA plan is administered by General Agency Company. For questions about eligible expenses, account balance, reimbursement process and more, please contact:

General Agency Company
525 E. Broadway St.
Mt. Pleasant, MI 48858
Phone 989-773-6981
Toll Free 800-589-6982
Fax 989-772-1855
Email: benefits@ga-ins.com

Important Information

- **You cannot “double deduct.”** For example, you cannot take a tax credit on your income tax return for expenses that are reimbursed to you through a dependent day care FSA. Similarly, you cannot take a medical expense deduction for expenses that are reimbursed to you through a health care FSA. You also cannot be reimbursed for the same expense from other tax-advantaged accounts, such as your spouse’s FSA, health reimbursement account or health savings account.
- **There is a deadline for submitting claims.** All claims for eligible expenses must be received by our FSA administrator, General Agency Company, on or before September 30 following the end of the plan year for active employees. For terminated or retired employees, claims must be received by our FSA vendor within 90 calendar days following separation date. Unless COBRA is elected, eligible health care expenses must be incurred prior to the termination or retirement date.
- **\$550 carry-over is allowed for health care FSA.** Unused balance of at least \$25 up to a maximum of \$550 will automatically carry-over to the next plan year. No action is required on your part. Balances under \$25 and over \$550 will be forfeited.
- **If you are new to the FSA program,** you must complete and return an [FSA Direct Deposit Form](#) to General Agency Company in order to receive reimbursement. If you are participating in a dependent day care FSA, you must also have a current [W-10](#) on file with General Agency.
- **Dependent day care FSA participants:** As you calculate annual dependent day care expenses, do not include any amounts for periods you and/or your spouse are not working or attending school full-time, such as leaves of absence, vacations, holidays, etc. Dependent day care expenses are reimbursable only during periods you and/or your spouse are working or attending school full-time.
- **HIPAA regulations** are very specific in regard to disclosure of your private health information (PHI). As a fiduciary of your health care FSA, our administrator can only release information to other individuals with your written consent. You will obtain the consent form by contacting General Agency Company. This information must be completed and returned to General Agency Company prior to their release of any information to anyone other than you.

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- **Over-the-counter medicines and drugs** are not eligible for reimbursement under the health care FSA without a “medically necessary” prescription prior to purchase.

Access your Flex Spending Account on-line to review balances and account transactions:

- Go to: www.ga-ins.com.
- Click on “Service Center” on the menu bar at the top of the page and select the “**Alegeus WCA Login**”.
- This will bring you the FSA Resources page where you can SIGN IN or REGISTER for your online account.
- As a new user, choose the “REGISTER” link on the top right of the page and complete the required fields.
 - Create your User Name & Password per the provided guidelines
 - Enter your First Name and Last Name as they were provided to your employer at enrollment.
 - Provide an email address.
 - Enter your Employee ID
 - This is your CMU Campus ID plus any “0” placeholders needed to make the number 8 digits long.
 - Example: If your employee number is 1234 add (4) zeros to the beginning of the number: 00001234
 - For Registration ID, select the ID type (Employer ID or your FSA debit card number) you wish to use to register for the portal.
 - If using Employer ID, enter GEA2880.
 - Once you click the link, follow the instructions on the page to create a new User Name and Password.
 - Employer ID #: GEA2880
 - Employee ID#: Your employee number plus any “0” placeholders needed to make the number 8 digits long. Example: If your employee number is 1234 you would need to add (4) zeros to the beginning of the number: 00001234.
 - You will receive an email confirmation once you have successfully registered your account.

Should you have any problems accessing your on-line account, please contact General Agency Company at 989-773-6981 or benefits@ga-ins.com.

Debit Cards:

FSA participants receive a “Benefits Card” debit-style Mastercard® that allows direct access to FSA funds for eligible health care and dependent day care expenses. You can use the card when you make eligible health care and dependent care purchases from merchants who accept Mastercard®.

Because the card deducts funds directly from your FSA account to pay for services and supplies, it eliminates the need to file manual claims and wait for reimbursements. You must, however, keep all receipts for your tax records and in case you need to substantiate your claim with General Agency Company.

- Debit cards are good for three-year periods, so be sure to retain your current debit card if it has not yet expired.
- Cards will be issued to employees new to the FSA program and to those whose cards are expiring.
- Be sure to treat this card like cash or other credit cards and keep it in a safe place.

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- If you need extra debit cards, please contact General Agency Company at 989-773-6981 or benefits@ga-ins.com.
- Additional instructions on the debit cards are available online [here](#).

Debit Card Substantiation Notification:

A majority of debit card transactions for the FSA are automatically verified and require no action by FSA participants to validate the claim. A few situations do require participants to follow up – like dental and vision services and items. If General Agency Company (GAC) needs documentation to validate a debit card transaction, you will be notified by email (if on file) or a letter. If you do not respond to that first notice, GAC will send you up to two reminders. If GAC doesn't hear back from you after the third and final request for documentation, your card will be temporarily deactivated. Once your card has been suspended, you won't be able to use your FSA debit card for purchases. Unsubstantiated debit card purchase amounts may be deducted from future paper reimbursement requests in order to reactivate the debit card. Participants can also repay the plan for the amount owed on an after-tax basis.

Alternative Reimbursement Process:

Manual reimbursement requests may be processed via your online account or by submitting paper reimbursement requests and receipts to General Agency Company.

- All reimbursement requests are due by 5:00 pm every other Thursday and reimbursements will be deposited into your account by the following Tuesday.
- Reimbursement schedules can be found [here](#).
- Instructions for completing the online reimbursement process:
 - Please follow the above directions for accessing your Flexible Spending Account on-line.
 - On the "My Accounts" tab you will see on the left menu "Submit Claims".
 - Click the "Add New" button to begin submitting your claim.
 - Fill in all the relevant information regarding your claim.
 - Click "browse" to upload receipt and then click "add to file list"
 - You can add another claim by clicking "Add New" again or to continue, accept the terms below that and click "submit" to finish uploading your claim.
 - To view the status of your submitted claims from the home screen, click on "Claims Pending".
- Instructions for submitting a claim via your smart phone:
 - Smart Phone App is available in the Google Play stores, as well as Apple iTunes store. Search for "GAC myBenefits".
- Instructions for completing the paper reimbursement:
 - Complete the [Request for Reimbursement Form](#).
 - Attach the necessary backup document as outlined on the form (i.e. itemized receipt, explanation of benefits, statement, etc.).
 - Mail, fax, or drop off the reimbursement request to General Agency Company.
 - You may also scan/email your reimbursement request to benefits@ga-ins.com