



What is a Flexible Spending Account?

A Flexible Spending Account (FSA) is a tax-free method for you to pay out of pocket eligible medical, dental and vision expenses, as well as eligible child care expenses. You can elect up to \$2,650.00 for the Health FSAs and up to \$5,000.00 for the Dependent Day Care FSA. Mesquite ISD will deduct the amount you elect on a pre-tax basis over the number of pay periods during the plan year, 9/1 – 8/31.

The Health FSA provides you access to your annual election on the first day that you become eligible to participant in the FSA Plan. You may withdraw more from the account than you have contributed, but never more than you elect. The Dependent Day Care FSA works like a bank account. You may only receive a reimbursement for as much as you have contributed at any time during the Plan Year.

What expenses are eligible under the General Purpose Health FSA?

- Insurance co-pays, co-insurance and deductible expenses
- Vision expenses, including Lasik surgery
- Prescriptions
- Eligible Over the counter items:
Contact Lens Solution
Band Aids
Thermometers
- Over the counter items that require a physician's prescription:
Allergy Medicines
Stomach Upset Relievers
Pain Relievers
Cold Medicines
Antibiotic Ointments & Creams
- Orthodontia & non-cosmetic dental procedures

(For a complete listing of eligible expenses please visit www.taxesaverplan.com)

*If you enroll in the HDHP with a HSA, you will not be able to participate in the Health FSA.

How do I receive my Health FSA dollars?

You may request reimbursement for eligible expenses by submitting a FSA Claim Form and include receipts or Explanation of Benefits from your insurance provider or you may use the Health FSA Debit

Card to pay for eligible expenses. If you choose to submit a claim for reimbursement, you will receive your payment deposited directly into your bank account of choice or you may receive a live check. To set up the Direct Deposit option, please visit the TaxSaver Plan website at www.taxesaverplan.com.

How does the Debit Card work?

- Works like a regular MasterCard and is linked directly to your FSA available balance for both Health Care FSA and Dependent Care FSA.
- Provides upfront reimbursement for eligible expenses. You never pay out-of-pocket.
- Sometimes, a receipt notification will be sent to your email address if we need more documentation after the card has been charged. Please follow the instructions in the email to ensure that your card will remain in good standing with the Plan. See more about True Up 60 on the next page.
- The FSA Debit Card can be used for Health FSA expenses as well as Dependent Day Care FSA expenses.
- You will receive your cards in the mail within 2 weeks of your enrollment into the FSA program. You will receive 2 cards in the mail with different card numbers. You may call the TaxSaver CSR Department to request additional cards for family members, as needed.

• Cards expire every 3 years. As long as you remain active in the Plan, new cards will be automatically sent to you 30 days prior to the expiration date on the card to ensure no interruption in service.

Where can the Health FSA Debit Card be used?

The FSA Debit Card can be used at the physician's office, hospital, Urgent Care center, dentist/orthodontist, vision provider and approved retail and mail order pharmacies, AS LONG AS they have a proper Medical Merchant Category Code. The cards will also be accepted at your day care provider, if they accept credit cards.

What expenses are eligible under the Dependent Day Care FSA?

The Dependent Day Care FSA program works on a cash in, cash out basis (similar to a bank account) to pay for out of pocket expenses for the care of your children 12 and younger, a disabled spouse or dependent.



You and your spouse must be gainfully employed, actively looking for work or your spouse can be a full time student to qualify for this plan. Single parents are also eligible. There are special rules for divorced parents, so please review tax laws to be sure you qualify if you are divorced.

You will only be reimbursed for the expenses incurred up to the amount you have contributed at the time of your claim.

The maximum that a family can contribute during a calendar year is \$5,000. This is a federal maximum that is not controlled by your employer or TaxSaver Plan.

Some eligible Dependent Day Care expenses:

- Day care provided in or outside the home
- Summer Day camps (not overnight)
- After school care
- Private preschool, custodial in nature

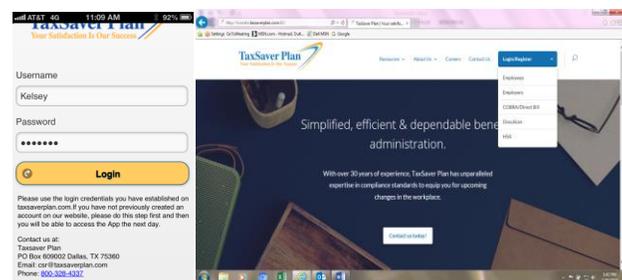
How do I receive my Day Care FSA dollars?

You may request reimbursement for eligible expenses by submitting a FSA Claim Form and include receipts from your day care provider. When you submit a claim for reimbursement, you will receive your payment deposited directly into your bank account of choice or you may receive a live check. To set up the Direct Deposit option, please visit the TaxSaver Plan website at www.taxsaverplan.com.

You may also use your FSA Debit Card to pay your day care provider if the provider accepts credit cards. The amount available on the card is always equal to the amount you have contributed to the Plan as of that day less reimbursements made from the account.

How do I submit my receipts?

You may mail, fax, email or submit a claim online or use the TaxSaver Plan Mobile App.



You can log into your account via the TaxSaver Plan website at www.taxsaverplan.com. Click on EMPLOYEES and enter your

username and password. You can also view your account balance on this page. Claims are reimbursed weekly.

What types of receipts are accepted?

Proper receipt documentation for the Health FSA is defined as an itemized statement from a third party provider that includes date of service, service rendered or item purchased and the amount owed to the provider. For the Dependent Day Care FSA, the receipt should include the signature of the provider and the age of the dependent(s).

What concerns should I know about?

Your elections will remain in effect for the entire plan year and cannot be changed unless you have a qualifying event such as a birth of a child or a marriage. Once you sign up for the plan, the dollars that are deducted pre-tax will remain in the designated accounts until you file claims for reimbursement.

Health and Dependent Care FSAs are based on a “use it or lose it” basis.

All claims incurred in the prior plan year must be submitted to TaxSaver Plan by 10/31 of each year to avoid plan forfeitures.

Claims incurred in 2017-18 should be submitted to TASC for processing.

Additional Helpful Information:

Our NEW FSA Administrator is TaxSaver Plan. Please visit their website: www.taxsaverplan.com.

Claims should be mailed to:

TaxSaver Plan
PO Box 609002
Dallas, TX 75360

Or faxed to: 214-528-8122

Claims may be submitted online at www.taxsaverplan.com.

To speak with a TaxSaver Plan customer care representative please call: 214-559-0472 or 1-800-328-4337 or email csr@taxsaverplan.com.



What is True Up 60?
<p>True Up is designed to reduce the number of receipt requests a FSA participant receives during the year and to keep the FSA Debit Card active all year long, while following IRS regulations.</p>
<p>You do not have to do anything to participate in True Up. If you are enrolled in your Employer's Health Insurance Plan with Aetna, you will automatically be enrolled in True Up.</p>
<p>TaxSaver Plan will receive electronic data from your Employer's insurance carriers to create a claims bank on your behalf. TaxSaver Plan will review each debit card transaction after 60 days. As long as we can match the transaction to a claim in your claims bank or your claims bank is large enough to offset the debit card transaction, no action is required on your part.</p>
<p>If the amount in your claims bank does not match or exceed the Debit Card transactions, TaxSaver will contact you to submit additional documentation to verify your transactions with a receipt or statement from your provider.</p>
<p>If you typically use your FSA Debit Card to pay for eligible expenses for a Dependent NOT COVERED under your Employer's insurance benefits, you may choose to submit a receipt or statement for the Dependent's expenses immediately to avoid receipt requests after the 60 days.</p>
<p>Requests for additional documentation for debit card transactions are emailed from claims@taxsaverplan.com. If you do not respond to the request within 45 days, the debit cards will be suspended until the transactions is resolved.</p>