

# Adoption Assistance

A Flexible Spending Account specific for adoption assistance allows participants to set aside pre-tax money to pay for eligible expenses. Using pre-tax dollars helps save on state and federal taxes incurred in the course of an adoption.

Creating and maintaining a family-friendly environment and competitive package of benefits is a focus for employers today. One area of support many employers are including today is adoption assistance. These benefits typically include some combination of financial assistance, information and referral services, and paid or unpaid leave.

## Advantages for employers

Adoption benefits are low cost and high impact, promoting goodwill between employers and their employees in two ways:

- Employees who use adoption benefits appreciate the inclusiveness of the benefits, a demonstrated empathy of the company offering such programs.
- Employees who have no intention of using the benefits themselves still view their employers positively for offering such a range of benefits.

In both cases the goodwill feelings of employees can lead to greater loyalty to the employer supporting retention of top talent. And socially, organization's demonstrated support for adoption can provide a direct payback for children in need of parents and the families willing to open their hearts and homes.

Sources: SHRM 2022



## Learn more

[Discover@MarshMMA.com](mailto:Discover@MarshMMA.com)  
[MarshMMA.com](http://MarshMMA.com)

## The MMA Advantage

The rapid pace of federal and state regulatory changes is increasing, leaving employers and their already-stretched human resources teams scrambling to keep up with the latest information, rules, and requirements—resulting in confusion, frustration, and risk. There are more than nine types of spending and reimbursement accounts in the marketplace with nuances that vary from claim processing, discrimination testing and IRS updates, to name a few. Our specialists provide services you can count on:

- In-house resources including service managers, employee advocates, ERISA attorneys, and compliance specialists;
- Robust employer/participant portal and mobile app with real-time access to account information including account summary, claims history, and tracking, and print version of notices and letters;
- Pre-paid debit card for participants;
- Daily claims management for fast reimbursement;
- 24/7 Participant IVR System for Frequently Asked Questions, and Participant-focused Call Center;
- Service Guarantees;
- Partnership with FSA Store;
- Pay your carrier directly;
- Real-time access to account information including account summary, payment history, paid-to dates, and print version of notices and letters.

# Your future is limitless.<sup>SM</sup>

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