

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are an easy and convenient way for your employees to get more out of their paycheck. Our Flexible Spending Accounts (FSA) allow your employees to direct a part of their salary, on a pre-tax basis, into one or more accounts like a Health Care Spending Account, or a Dependent Care Spending Account. They can then use money in these accounts throughout the year to reimburse themselves for certain qualified expenses.

Please keep in mind, this benefit requires active annual enrollment.

Health Care Flexible Spending Account (FSA)

A Health Care FSA can reimburse you for eligible medical and dental expenses, up to the amount you contribute for the plan year. Your Health Care spending account lets you pay for medical, dental, and vision care expenses not covered by your insurance plan with pre-tax dollars.

Eligible expenses include: covered prescription and doctor copays and deductibles; health plan deductibles and coinsurance; glasses and contact lenses; over-the-counter (OTC) items. **Ineligible expenses include:** premiums for medical, dental, vision, etc., amounts reimbursed by health care plans; non-medical physical treatments; and cosmetic surgery.

Dependent Care Flexible Spending Account

The Dependent Care FSA lets you use pre-tax dollars toward qualified dependent care.

Eligible expenses include: the cost of child or adult dependent care; the cost for an individual to provide care either in or out of your home; and nursery schools and pre-schools.

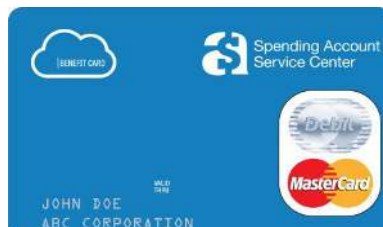


Learn more

DISCOVER@MARSHMMA.COM
1-877-652-6712
MarshMMA.com

Instant access to FSA funds.

Accessing to FSA account funds is easy with the benefits expense access card 'MMA Blue Card MasterCard®'. The MMA Blue Card may be used at participating locations that accept MasterCard®. Just present the MMA Blue Card at the time of payment for qualified expenses. The amount of purchase will be deducted from the appropriate account.



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;
- Mobile App: Take control of your FSA benefits with the Spending Account Mobile Center App. Get secure, around-the-clock information at your fingertips!
- 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 providers directly;
- Real-time access to account information including account summary, payment history, paid-to dates, and print version of notices and letters.



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