

# State of Minnesota



## Pre-tax Benefits 2012

Flexible Benefits Plan

Transit Expense Plan

Health Reimbursement Arrangement (HRA)





# The Benefit of Electing Flexible Spending and Transit Expense Accounts

- Save approximately 25-30% by electing flexible spending and transit expense accounts
- Save on Federal, State and Social Security taxes
- Pay for eligible health, dependent care and transit expenses
  
- *Note: If you or spouse contribute to an HSA account:  
Enroll in limited-purpose MDEA or HRA for dental, vision and preventive expenses*



# Flexible Benefits Account Types

- **Medical/Dental Expense Account (MDEA)**

Each State employee may elect up to \$5,000/year

- **Dependent (Daycare) Care Expense Account (DCEA)**

You may elect up to \$5,000/year per family

- Minimum disbursement of \$50 for claims submitted
- Can only change election for qualifying events
- "Use or Lose" accounts
- \$100 minimum annual election per MDEA or DCEA required to sign up
- Eligible expense list available at [www.eidebaillybenefits.com/som](http://www.eidebaillybenefits.com/som)



# Transit Account Types

- **Transit Expense Account: Parking**  
You may elect up to \$240/month for 2012
- **Transit Expense Account: Bus Pass/Vanpool**  
You may elect up to \$125/month for 2012
- Only for expense not paid through payroll deduction account (PDA)
- May sign up or change election at any time
- Funds can rollover to next plan year only if re-enrolled during 2013 open enrollment
- \$50 minimum annual election required for each account



# Changes Effective January 2011

- Adult children's medical expenses are eligible for reimbursement through the MDEA and HRAs through the end of the calendar year they reach age 26.
- Over-the-counter (OTC) medicines and drugs (except insulin) will only be eligible if submitted for reimbursement *with a written Rx*
- OTC medical supplies (ex band aids, contact lens solution) can still be purchased without a written Rx



# What's New For 2012: The Integrated Solution

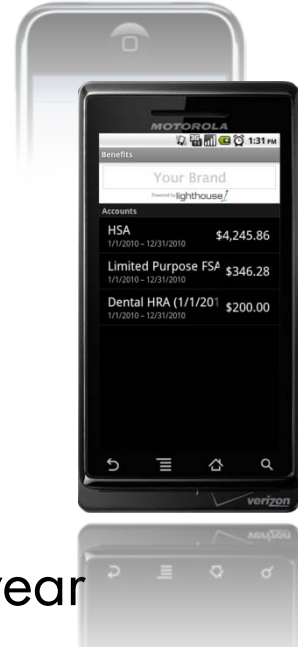
## Single Sign-on Website January 2012

- Easy to use portals with current messages and employer branding
- Integrated platform for FSA and HRA information
- 24/7/365 access for participants
- Real-time, interactive system
- Initial User Name and Password–EIN plus last 4 of SSN



## Mobile Applications Available

- Participants can download an application to their smart phones to check balances



## Go Green Initiatives

- Sign up for Email Alerts for quarterly letters, debit card notifications & more
- Notification History; View all letters sent within the past year

# Consumer Portal – Home Page



- HOME
- ACCOUNTS
- PROFILE
- NOTIFICATIONS
- FORMS
- LINKS

Jane Anderson ▾  
[Logout](#)

Welcome, Jane



Welcome to your single source for all you need to know about your pre-tax benefits. Request payment, check payment status, view account balance and summary information, access important notifications about your account, and more!

**Action Required:**

[1 repayment\(s\) totaling \\$5.00 due](#) for claims you were paid and later denied [?](#)  
[4 receipt\(s\) needed](#) to approve your claims [?](#)

Action Required  
Noted on Home Page

## Accounts

[View Account Summary](#)

Account	Available Balance <a href="#">?</a>	Final Service Date <a href="#">?</a>	Final Filing Date <a href="#">?</a>	Actions
<a href="#">Health FSA</a> 1/1/2011 - 12/31/2011	<a href="#">\$1,885.00</a>	12/31/2011	1/31/2011	<a href="#">File Claim</a> <a href="#">View Claim History</a>
<a href="#">Dependent Care</a> 1/1/2011 - 12/31/2011	<a href="#">\$208.33</a>	12/31/2011	1/31/2011	<a href="#">File Claim</a> <a href="#">View Claim History</a>
<a href="#">HRA</a> 1/1/2011 - 12/31/2011	<a href="#">\$200.00</a>	12/31/2011	1/31/2011	<a href="#">File Claim</a> <a href="#">View Claim History</a>
<a href="#">Mass Transit</a> 1/1/2011 - 12/31/2011	<a href="#">\$25.00</a>	12/31/2011	1/31/2011	<a href="#">File Claim</a> <a href="#">View Claim History</a>

Easy, One Click  
Navigation

# Submitting Claims

Easily file claims and upload receipts online

The screenshot shows a web browser window with the URL `file://eidebailly.com/dfs/EmployeeBenefits/NonInt/Training/Lighthouse1/Consumer%20Portal/All_-_LPFSA_Claim.html#OnLoadVariable=&CSUM=1`. The browser's address bar includes a search engine icon and the text "Google". The browser's menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The browser's toolbar includes "Favorites", "Hotmail", and "Checkpoint". The browser's status bar shows "Done" and "Local intranet | Protected Mode: On".

The website's header features the EideBailly logo and a navigation menu with "HOME", "ACCOUNTS", "PROFILE", "NOTIFICATIONS", "FORMS", and "LINKS". The user's name "Jane Anderson" and a "Logout" link are displayed. The main content area is titled "File Claim: Limited Purpose FSA" and includes a "Claims Basket (0)" button. Below the title is a paragraph of instructions: "Please enter your claim information below. If all or part of your claim is not reimbursable due to auditing factors (i.e., claim exceeds available balance in your account), then you will only be reimbursed the approved amount. You will be notified of any pending or denied claim amounts."

The form contains the following fields and options:

- \* Do You Have a Valid Receipt?**: Radio buttons for "No" (selected) and "Yes". A link "What is a valid receipt?" is provided. A note states: "You may submit receipts electronically after you successfully submit your claims."
- \* Date of Service:**: A text input field with the instruction "Format date as mm/dd/yyyy."
- \* Claim Amount:**: A text input field with a "\$" symbol.
- \* Provider:**: A text input field.
- \* Category:**: A dropdown menu with "Choose from list..." and a link "What expenses are eligible?".
- \* Type:**: A dropdown menu with "Choose from list...".
- Description:**: A text area with the instruction "If the Category is 'Other' or 'Over-the-Counter'".

# Self Service

- Participants can link directly to actions they want to take, navigate through the tabs at the top of the page or index at the bottom.
  - Sign up for direct deposit or change bank accounts
  - Print out forms
  - Request additional debit cards
  - Upload debit card receipts
  - View all communications received
  - Link to Health Care information



# »»» The Eide BaillyOne Card

- Integrated – one platform, one portal, one card
- Account balances synchronized in real-time
- 99.99% uptime and report performance; less than 1 second response time
- Stack FSA, Limited FSA, HRA





# Debit Card

- Transactions/claims will be deducted first from MDEA, then State HRA followed by MnSCU HRA (if applicable)
- Will not access DCEA or TEA funds
- Makes direct payments to the provider from MDEA or HRA
- Save documentation!
- May need to substantiate for certain expenses



# More About the Eide Bailly One Card

- FSA and HRA participants will receive two cards in early January- for your spouse or eligible dependents
- Additional cards or if card is lost or stolen: \$10 fee for replacement card that is deducted from your account
- The card is valid for three years from the year it is issued
- December 19-December 31, 2011 Benny will no longer work to allow time for transactions to settle and to transfer balances to Eide Bailly One card
- Manual reimbursements will still be processed during that time



# Where to use Debit Cards

- At a facility providing medically necessary care for medical, dental or vision needs
- On billing statements from providers to pay bill after your insurance carrier has processed your claim
- Do NOT use the debit card for previous year's expenses



# Documenting Debit Card Transactions

- Additional documentation may be required to substantiate a debit card expense (88% auto-substantiated)
- Letter will be sent requesting a receipt, EOB or itemized statement
- **NEW IN 2012!** Upload documentation on website
- First written request allows 30 days to submit the documents
- Second request allows an additional 2 weeks
- If requested documents are not received, the card must be suspended per IRS guidelines
- Repayment will be requested on unsubstantiated expenses.



# Manual Claims Process

- **NEW in 2012:** Enter claim on-line and **upload on the website**, fax or mail in itemized documents
- Complete Reimbursement Request paper form and mail or fax to Eide Bailly
- Reimbursements available as direct deposit or check
- Deadline for filing all 2012 claims (including all necessary documentation) is February 28, 2013



# Health Reimbursement Arrangement (HRA)

- Unused HRA funds will be rolled over to 2012 HRA account
- HRA is for health care expenses, long term care insurance and individual health insurance premiums
- Eligible expense list available at [www.eidebaillybenefits.com/som](http://www.eidebaillybenefits.com/som)



# Reminders

- New EideBailly One cards will be issued in early January 2012
- Benny card will no longer be in use beginning December 19, 2011
- No debit card from December 19 until early January 2012 when new cards arrive
- Manual claims processed during this time
- Save your receipts!
- Enroll in Flexible Benefits and Transit Plan during open enrollment
- See more of our new system at our table

# Thank You !



**Contact our team with questions:  
952.944.6633 or  
Toll free 800.944.1672  
benefits@eidebailly.com**

