

## **FLEXIBLE SPENDING ACCOUNT**

These accounts allow employees to set money from their paycheck aside, on a pre-tax basis, for reimbursement for eligible medical, dental, and vision and/or dependent care expenses not covered by insurance or other benefits plans.

The County offers three (3) tax advantaged plans under the umbrella of the Flexible Spending Account; a General/Limited Purpose Medical Reimbursement Account, a Dependent Care Reimbursement Account and a Health Savings Account.

### **General Purpose Medical Reimbursement Account (MRA)**

The Medical Reimbursement Account allows you to set aside pre-tax money to reimburse yourself for out-of-pocket medical related expenses incurred by you or your dependents that are not paid by your insurance or reimbursed by any other benefit plan. Expenses include, but are not limited to, insurance copays, deductibles, dental or vision expenses, pharmacy bills, and other similar out-of-pocket costs.

### **Limited Purpose Medical Reimbursement Account (MRA)**

This account functions exactly the same as the General Purpose MRA except that reimbursable expenses are limited to only dental and vision costs. The key benefit of a Limited Purpose MRA is that you can remain eligible to contribute to a Health Savings Account all year long.

### **Dependent Care Reimbursement Account (DCRA)**

The Dependent Care Reimbursement Account allows you to set aside pre-tax money to reimburse yourself for qualified dependent care expenses that are necessary for you or your spouse to continue working or going to school full time.

#### **How much can be set aside annually?**

You can set aside up to \$2,500 for the MRA and up to \$5,000 for the DCRA.

#### **When can I enroll?**

You can enroll during Open Enrollment each year, or during a qualifying event. A new enrollment is required each year during Open Enrollment, even if you are not changing the amount you set aside.

#### **Can I change the amounts of my election?**

Generally, you cannot change the amount you have elected to defer. Once the plan takes effect, you are locked in for the entire year. Only under specific qualifying events can an election amount be changed.

#### **Are there any special rules?**

Any funds in your account after all eligible claims have been paid at the end of the plan year are forfeited. Since it is a "use it or lose it" plan, you should carefully consider the amount you defer.

#### **How do I get more information?**

You may contact Navia Benefit Solutions (formerly Flex-Plan Services) at 800-669-3539 or visit [www.naviabenefits.com](http://www.naviabenefits.com). There is also information in the Benefits Summary and the Flexible Benefit Plan Summary.