

Medical Flexible Spending Account (FSA)

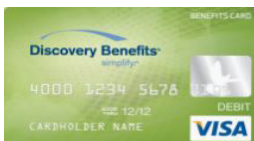
Discovery Benefits is the Flexible Spending Account vendor.

- **New This Year:** You must select the amount to contribute to your Medical FSA during Annual Enrollment. Your current payroll deductions for a Medical FSA will not automatically be continued.
- **Pay for out-of-pocket medical costs with pretax dollars.** A Medical FSA helps you pay for out-of-pocket medical costs including: deductibles, copayments, dental costs, vision costs, prescriptions, and some other healthcare costs not covered by health insurance.
- If you are enrolled in the High Deductible Health Plan, have an HSA and select a Medical FSA, the FSA then becomes a combination FSA. You can only use the combination FSA toward vision and dental until your health plan deductible has been met.
- **Easy access to your money.** Discovery Benefits will provide you with a debit card to use for eligible expenses. You can avoid manually filing claims or documentation for most expenses. To learn more, visit <http://benefits.sd.gov/fsa/default.aspx>.
- **Eligible family members.** Money set aside in your account can be used to pay for out-of-pocket expenses for eligible members of your family, not just those you cover on your health plan.
- **Use it or lose it.** Active FSA employees have until September 14 of the following plan year to spend or incur claims related to their FSA (unless your benefits end). You have 120 days from the end of the plan year to submit incurred claims.
- If you leave state employment, you have 60 days to make a claim, and the claim has to have occurred while you had active benefits.

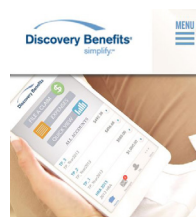
FSA	Status	IRS Maximum Annual Contribution 2017-Calendar Year	IRS Maximum Annual Contribution 2018-Calendar Year
Medical Flexible Spending Account	per employee	\$2,600	\$2,600

Discovery Benefits

Meet our Vendor:



Members receive a debit card to pay for eligible expenses, saving time filing claims and waiting for reimbursement.



The Discovery Benefits website (www.discoverybenefits.com) provides members with information about account activity and resources to maximize their tax-savings benefits. For assistance logging into your account, please call Discovery Benefits at 866.451.3399 or 877.573.7347, option 5.



The Discovery Benefits app gives members easy access to balances and account activity. It is available for free download on the Apple App Store or Google Play.