

Flexible Spending Accounts (FSAs)

Medical Expense Spending Account

- **Make the most of your money.** A Medical Expense Spending Account provides an easy way for you to set aside pretax money to use for medical expenses.
- **Pay for Out-of-Pocket Medical Costs.** A Medical Expense Spending Account 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.
- **Reimbursed Expenses.** The majority of eligible out-of-pocket medical expenses will be processed by DAKOTACARE automatically. DAKOTACARE will then reimburse you via check or automatic bank deposit.
- **Eligible Family Members.** Money set aside in your account can be used to pay for out-of-pocket expenses for eligible member(s) of your family, not just those covered by the health plan.
- **\$1,800 Deductible Plan Eligible Expenses.** If enrolled in the \$1,800 Deductible Plan, the Medical Expense Spending Account may only be used toward Vision, Dental, and Preventive Care expenses.
- **Use It or Lose It.** Active flexible spending account (FSA) holders have until September 15, of the following plan year, to spend or incur claims related to their FSA funds (medical spending and dependent care).

FSA	Status	IRS Maximum Annual Contribution 2013 - Calendar Year	IRS Maximum Annual Contribution 2014 - Calendar Year
Medical Expense Account	per employee	\$2,500	\$2,500

Dependent Care/Day Care Spending Account

- **Make the most of your money.** A Dependent Care/Day Care Spending Account provides an easy way for you to set aside pretax money to use for eligible dependent care (day care) only.
- **Eligible Dependents.** Eligible Dependents include a child under age 13 and/or dependent child or spouse who is physically or mentally unable to care for themself. Visit <http://benefits.sd.gov/spds.aspx>, choose FY 2013 Flexible Benefits, and see pg 39 of the Flexible Benefits SPD for further eligibility requirements.
- **Reimbursed Expenses.** Members must submit a claim form to DAKOTACARE to receive reimbursement.
- **Use It or Lose It.** Active flexible spending account (FSA) holders have until September 15, of the following plan year, to spend or incur claims related to their FSA funds (medical spending and dependent care).

FSA	Status	IRS Maximum Annual Contribution 2013 - Calendar Year	IRS Maximum Annual Contribution 2014 - Calendar Year
Dependent Care/Day Care Account	per household	\$5,000	\$5,000