

**MMI** *FLEX*

**Bridging Benefits & Service**



**Tallahassee Community College  
Employee Enrollment Packet**

**Flexible Spending Account (FSA) Packet Contents:**

FSA Questions and Answers

DCA Questions and Answers

Eligible FSA Expenses

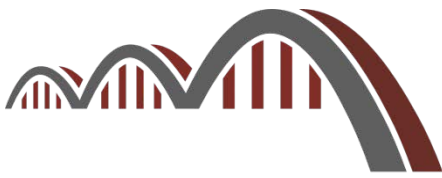
Online Access

Dependent Care Verification Form

Direct Deposit Information Form

Text Message Enrollment

Mobile App



**What is a Healthcare Flexible Spending Account (FSA)?**

A Flexible Spending Account is an employer-sponsored benefit that allows you to pay for eligible medical expenses on a pre-tax basis. If you expect to incur medical expenses that won't be reimbursed by an insurance company or another plan, FSAs are a great way to save money while covering those costs.

**How does it benefit me?**

A FSA saves you money. The contributions you make to a FSA are deducted from your pay before your Federal, State and FICA taxes are calculated and are never reported to the IRS. The end result is that you decrease your taxable income and increase your spendable income. You can potentially save hundreds of dollars.

Estimated Eligible Expenses	Without Plan	WITH Plan
Annual Salary	\$30,000	<b>\$30,000</b>
Annual before-tax contribution	0	<b>-\$2,400</b>
Taxable Income	\$30,000	<b>\$27,600</b>
Estimated taxes (27.65%)*	-\$8,295	<b>-\$7,631</b>
Annual after-tax contribution	-\$2,400	<b>0</b>
Net take-home pay	\$19,305	<b>\$19,969</b>
Increase in Spendable Income		<b>\$664</b>
<i>*For illustrative purposes only. Based on a monthly premium of \$200 and average tax rates of 20% Federal and 7.65% FICA. Your tax situation may be different. Consult your tax advisor for actual savings.</i>		

**How does a Healthcare FSA work?**

For 2023 you can contribute up to **\$3,050** annually to your Flexible Spending Account. This annual election amount will be deducted evenly from each pay check on a pre-tax basis and put into your FSA. You can then use the funds to pay for eligible expenses. Changes to your annual election amount are only permitted due to a Qualifying Life Event such as marriage, divorce, death, disability, adoption of a child or birth of a child.

A big perk to a FSA is that it is pre-funded, meaning that you will have access to your full annual election amount at the very beginning of the plan year, regardless of the amount deducted from your paycheck. That is like having a tax-free, interest-free loan to help you pay for healthcare expenses.

### How do I get reimbursed?

As you incur healthcare expenses throughout the year, you can access your funds by using your Benefits Card® for eligible expenses or get reimbursed for your out-of-pocket expenses by submitting a claim form. Claims should be sent to Murfee Meadows via fax, email or regular mail.

### What is the Benefits Card®?

The Benefits Card® is a MasterCard® that can be used for qualified healthcare expenses. When you use the card for purchasing healthcare related items, your healthcare account is automatically debited to pay for eligible expenses. You can use the card at qualifying merchant locations that accept MasterCard®.

### Can I change my election during the plan year?

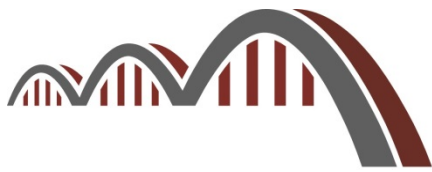
Since these plans are regulated by the IRS, there are specific rules that apply. The IRS requires that you make your election decision before the new plan year begins each year; or before your effective date if you are newly eligible. The election decision remains in effect for the plan year, unless you have a Qualifying Life Event. Call Murfee Meadows for more details on the rules.

### Are there any Special Plan Rules?

- You may only enroll in the FSA during open enrollment or when you first become eligible. Once you establish your plan year contribution, you can only change it if you experience a Qualifying Life Event.
- Any funds left in your account at the end of the plan year can be rolled over to the next plan year (up to \$610).
- You may file paper claims through the 30 day run out date following the plan year as long as the claims were incurred during the plan year.
- If you or your family members are covered by health insurance elsewhere, you can still claim the qualifying out-of-pocket healthcare expenses under your employer's FSA.
- Remember that your expenses must be incurred during your period of coverage. Expenses are considered as having been incurred when you are provided healthcare or dependent day care services, not when you are formally billed.
- Always keep your receipts. You may be asked to submit proof of purchase. New IRS and DOL rules may require a doctor's prescription when purchasing certain Over-The-Counter (OTC) items and/or submitting a claim for reimbursement.

### Do I have access to my account information?

Yes! To check the balance in your account, view transactions or your claim history, go to <https://mmi.wealthcareportal.com>. Please refer to the page regarding "Online Access" for details on how to set up your online account.



**What is a Dependent Care FSA?**

A Dependent Care FSA (DCA) is a Flexible Spending Account that allows you to set aside pre-tax dollars for Dependent Care expenses. Since DCA contributions are deducted from your paycheck on a pre-tax basis, your taxable income is reduced. Participants enjoy a 27.65%\* average tax savings on their annual DCA contributions.

**Which Dependents qualify under DCA rules?**

- Your qualifying child under the age of 13, who shares the same residence with you, or
- Your spouse or qualifying child or relative who is physically or mentally unable to care for him/herself who shares the same residence with you and has income less than the federal exemption amount.

**What are the annual contribution limits?**

The IRS DCA annual contribution limits are \$5,000 if you file your income taxes as single or married filing jointly; and \$2,500 if you are married filing separately.

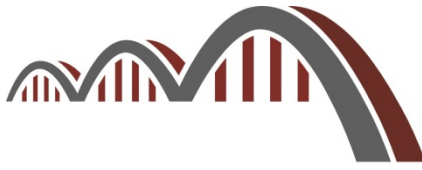
**Why should I enroll in a Dependent Care FSA?**

Child and dependent care is a large expense for many American families. Millions of people rely on child care to be able to work, while others are responsible for older parents or disabled family members. If you pay for care of dependents in order to work, you'll want to take advantage of the tax savings this plan offers. Money contributed to a DCA is free from Federal, State and FICA taxes and remains tax-free when you pay your expenses.

Tax Status	DCA Contribution	Annual Tax Savings*
Single	\$2,500	\$691
Married	\$3,500	\$968
Married	\$5,000	\$1,383

\*For Illustrative purposes only. Based on estimated 20% Federal and 7.65% FICA tax rates.





### What expenses are DCA eligible?

Dependent Care FSA funds cover costs for your eligible dependents while you are at work:

- Before school or after school care (other than tuition)
- Custodial care for dependent adults
- Licensed day care centers or individuals
- Nursery schools or pre-schools
- Placement fees for a provider, such as an au pair
- Day camp, nursery school, or a private sitter
- Late pick-up fees
- Summer or holiday day camps

### What DCA expenses are not eligible for reimbursement?

These items are not eligible for tax-free purchase with dependent care FSA funds:

- Expenses for children 13 and older, unless the child is disabled
- Care provided by a relative that lives in your household or your dependent under age 19
- Educational expenses including kindergarten or private school tuition fees
- Amounts paid for food, clothing, sports lessons, field trips, and entertainment
- Care for dependent while sick employee stays home
- Overnight camp expenses
- Registration fees
- Transportation expenses
- Late payment fees
- Advanced payments

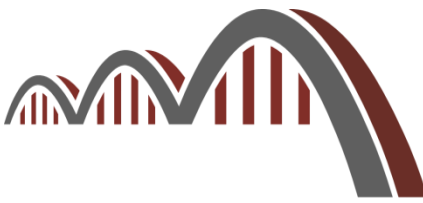


### How does the DCA FSA work?

With a Dependent Care FSA, you can only be reimbursed up to the amount that has been deducted from your paycheck. You can submit claims for reimbursement to Murfee Meadows.

### Do I have access to my account information?

Yes! To check the balance in your account, view transactions or view your claims history, go to <https://mmi.wealthcareportal.com>. Please refer to the page regarding "Online Access" for details on how to set up your account online.



# MMI FLEX

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### FSA COVERED EXPENSES

Your Healthcare Flexible Spending Account (FSA) dollars can be used to pay for co-payments, co-insurance, and deductibles. But that's not all! You can also use your FSA to pay for many other expenses in the following categories: Medical, Dental Care, Eye Care, and Over-the-Counter (OTC) medications and products. For a complete list of eligible expenses go to <https://fsastore.com>. Updated for COVID-19 Regulations as of 01/01/2020.

#### ELIGIBLE MEDICAL EXPENSES

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limb
- Autoette / Wheelchair
- Bandages
- Birth control pills
- Braille books and magazines
- Breast reconstruction surgery
- Chiropractor
- Christian Science Practitioner
- Crutches
- Diagnostic services
- Disabled dependent medical care
- Drug addiction treatment
- Drugs and medicines
- Fertility treatment
- Guide dog or other service animal
- Hearing aids
- Home care (Nursing services)
- Hospital services
- Laboratory fees
- Lead-based paint removal
- Lodging essential to medical care
- Maternity care & related services
- Meals for inpatients
- Medical information plan (fees to maintain medical info in databank for your care)
- Medical services (e.g., physician, surgeon, specialist)
- Mentally disabled (special home)
- Nursing home
- Nursing services
- Operations
- Organ donor's medical expenses & transportation
- Osteopath
- Oxygen
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist
- Special education
- Sterilization
- Stop-smoking program
- Surgery
- Telephone for hearing impaired
- Television adapted for hearing impaired
- Therapy
- Transplants
- Transportation essential to medical care

- Vasectomy
- Weight-loss program
- Wig to replace hair lost to disease
- X-Ray

#### ELIGIBLE PRESCRIPTION MEDICATION EXPENSES

You can use your Flexible Spending Account (FSA) dollars to pay out-of-pocket expenses for prescription drug co-payments and co-insurance.

#### ELIGIBLE EYE CARE EXPENSES

- Contact Lenses
- Optometrist
- Eye Examinations
- Eyeglasses
- Prescription Sunglasses
- Eye Surgery (e.g. LASIK)

#### ELIGIBLE DENTAL CARE EXPENSES

- Artificial teeth
- Dental treatment

#### ELIGIBLE OTC MEDS WITHOUT PRESCRIPTION (CURRENT)

- Band Aids
- Birth Control
- Braces & Support
- Contact Lens Supplies
- Denture Adhesives
- Diagnostic Tests & Monitors
- Elastic Bandages & Wraps
- First Aid Supplies
- Insulin & Diabetic Supplies
- Reading Glasses
- Wheelchairs, Walkers, Canes

#### ELIGIBLE OTC MEDS WITHOUT PRESCRIPTION

- Acid Controllers
- Allergy & Sinus
- Antibiotic Product
- Anti-diarrhea
- Baby Rash Ointment
- Cold Sore Medicines
- Cough, Cold & Flu Medicine
- Digestive Aids
- Laxatives
- Menstrual Care Products
- Motion Sickness
- Pain Relief
- Respiratory Treatments

## Employee User Guide for Online Access

The Murfee Meadows portal can be accessed by navigating to the following URL:  
<https://mmi.wealthcareportal.com>

### Registration

**Step 1.** If this is your first time accessing the Murfee Meadows flex portal, simply **click the register button** atop the right corner of the home screen (as shown to the right).

**Step 2.** After clicking the register button, complete the registration form (as shown in the lower right below).

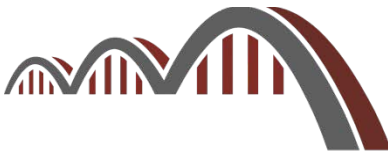
Choose a username and password. Enter the required demographic information. Your **employee ID** is your **social security number** and your **employer ID** is **MMITCCG**

If you already have a Benefit Card®, the card number can be used in place of the employer ID in the registration ID field.

Before clicking register, be sure to view and accept the terms of use.

**Step 3.** After successfully completing the registration form, **click register**. The process may take several seconds. Do not click your browser's back button or refresh the page.

User Name: *	<input type="text"/>
Password: *	<input type="password"/>
Confirm Password: *	<input type="password"/>
First Name: *	<input type="text"/>
Last Name: *	<input type="text"/>
Email Address: *	<input type="text"/>
Employee ID *	<input type="text"/>
Registration ID *	Employer ID <input type="text" value="MMITCCG"/>
Accept Terms of Use *	<input type="checkbox"/> View Terms of Use



## Secure authentication

The next part of the registration process involves setting up your secure authentication. This important step helps ensure your account is secure and private.

After the registration form is successfully completed, you will be prompted to complete the secure authentication setup process. After reading the secure authentication setup instructions, simply **click the *begin step now* button**, as shown below.

### Step 1. Select security questions.

You must select four security questions and provide your secret answers. These questions are asked at random while you attempt to login to the Murfee Meadows Portal. The questions help provide an additional layer of security and help ensure only you are able access your account.

Question:	<input type="text" value="Please Select a Question"/>
Answer:	<input type="text"/>
Question:	<input type="text" value="Please Select a Question"/>
Answer:	<input type="text"/>
Question:	<input type="text" value="Please Select a Question"/>
Answer:	<input type="text"/>
Question:	<input type="text" value="Please Select a Question"/>
Answer:	<input type="text"/>

### Step 2. Verify your email address.

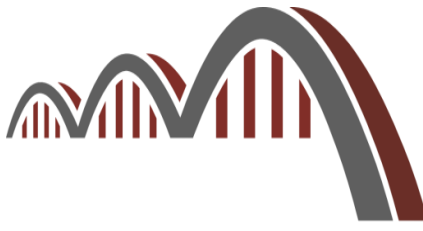
In the next page, you will be prompted to verify your email address. Enter your email address, and **click *continue setup***.

On the next page, you will be asked to verify all of the information you've entered during the secure authentication process. After you've reviewed and confirmed the accuracy of the information, please **click *submit setup information***. A confirmation page will display showing the registration process has been completed. At this point, you can either 1) sign off, or 2) proceed to your account.

## Your first login

After registering, for all subsequent logins you can click the *login* link in the upper right corner of the home page. You will be prompted to enter your username, two of your four security questions, and finally your password.





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**DEPENDENT CARE  
 VERIFICATION  
 FORM**

NAME OF EMPLOYER: TALLAHASSEE COMMUNITY COLLEGE

NAME OF EMPLOYEE: \_\_\_\_\_

SOCIAL SECURITY #: \_\_\_\_\_

This is to verify that my dependent receives childcare/dependent care services from

\_\_\_\_\_, Tax I.D.# \_\_\_\_\_  
 (Dependent Care Provider)

My cost incurred for the plan year is \$ \_\_\_\_\_ for the following dependent(s):

Dependent(s) Name	Age
_____	_____
_____	_____

\_\_\_\_\_  
 Plan Administrator

\_\_\_\_\_  
 Employee Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Date

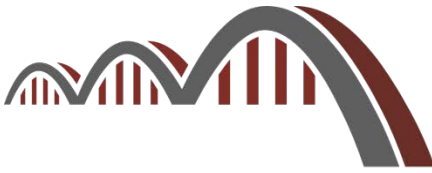
**THIS SECTION MUST BE COMPLETED BY DEPENDENT CARE PROVIDER**

I \_\_\_\_\_ hereby certify that \_\_\_\_\_  
 (Dependent Care Provider) (Employee)

will have estimated annual day care expenses of \$ \_\_\_\_\_.

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Provider Signature



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**DIRECT DEPOSIT  
INFORMATION FORM**

**INSTRUCTIONS: Please print or type.** Complete all items under Personal Information and Bank Account Information. Please include a copy of a voided check. **You must sign and date the form in order for us to process it.**

Return form to MMI at [125info@murfeemeadows.com](mailto:125info@murfeemeadows.com) or fax to 205-871-9519

PERSONAL INFORMATION	
Employer's Name	<b>TALLAHASSEE COMMUNITY COLLEGE</b>
Employee's Name	Date of Request
SSN	Daytime Phone No.

I hereby authorize Murfee Meadows to initiate credits to the bank account indicated below. It is further agreed that Murfee Meadows is also authorized to initiate debits to the same account for the purpose of processing a stop payment or correction on a previously issued deposit should such a stop payment or correction become necessary.

BANK ACCOUNT INFORMATION	
Financial Institution Name	
Transit/ABA Number*	
Account Number	
Type of Account (Checking or Savings)	

\* Nine digit routing number that appears on the bottom of a check (include a voided check with authorization).

This authorization is to remain in force until my Employer and Murfee Meadows have received written notification from me (the Section 125 Participant) of its termination. A change of account must afford my Employer, Financial Institution and Murfee Meadows a reasonable opportunity to act on the change. Failure to inform my Employer and/or Murfee Meadows of account changes which cause a transaction error will result in a fee of \$25.00 to the Participant.

Signature \_\_\_\_\_ Date \_\_\_\_\_



**TEXT MESSAGE  
ENROLLMENT**

## Obtain your Flexible Spending Account (FSA) FlexCard balance on demand via text message

Provide us with the information requested below and we will link your mobile phone to your account and start the registration process.

- **Once we enter your cell phone number into our system you will receive the following text message:**

WealthCare Alert: Msg frequency based on use, Reply Y to complete registration. Reply HELP for help, Msg&Data Rates May Apply.

- **Reply Y to this message to complete the registration.**

**You will subsequently receive the following text message:**

WealthCare Alert: You're registered! Msg frequency based on use, Txt BAL for balance, Reply HELP to get help, STOP to end, Msg&Data Rates May Apply.

- **You are now ready to obtain your account balance at any time simply by texting BAL to the sender of the text messages!**

PERSONAL INFORMATION	
Employer's Name:	TALLAHASSEE COMMUNITY COLLEGE
Employee's Name:	
Employee's SSN:	
Mobile Number:	

# *Flex* account management tools that are as mobile as you are.



## Download the app today.

Have the account information you need, right when you need it most. Our mobile app provides a single access point for you to manage all of your tax-advantaged benefit accounts from any iOS or Android mobile device. You can also configure account alerts via text message.

Go to your Appstore and search for  
Murfee Meadows, Inc.