2015 FLEXIBLE SPENDING ACCOUNT (FSA) 
ANNUAL ENROLLMENT

THIS IS THE ONLY ENROLLMENT INFORMATION THAT YOU WILL RECEIVE FOR THE FLEXIBLE SPENDING ACCOUNT.

Moraine Park Technical College offers the Flexible Spending Account (FSA) that allows you to have pre-tax dollars deducted from your bi-weekly payroll for out-of-pocket health care expenses and dependent care expenses for the period of January 1, 2015 through December 31, 2015. Pre-tax dollars are deducted from your gross pay before taxes are calculated; therefore, giving you more take-home pay. Please refer to the Summary Plan Description (SPD) for plan information and the “How Do You FLEX?” guide links below to assist you in making your 2015 election decision.

Moraine Park Technical College encourages you to participate if you expect to spend more than $200 on out-of-pocket health care expenses for you and your family’s medical, prescription drug, dental and vision care expenses and/or more than $200 on eligible dependent day care expenses for your children under the age of 13 or other qualifying individuals. The maximum annual health care account election is $2,500 and the maximum annual dependent care account election is $5,000. Examples of eligible and ineligible expenses are included in the “How Do You Flex?” guide. If you have any questions about eligible expenses, please contact BMO Benefit Services at 1-800-236-3539.

The BMO Qualified Expense Card (debit card) will be issued to each participant in the FSA and use of this card is optional. This card allows you to pay for eligible health care expenses directly from your flexible spending account. There are some transactions that still require documentation. Office co-pays and prescription drug co-pays do not require the submission of documentation. Refer to the attached Q &A: Submitting Receipts.

DO NOT DESTROY your current BMO Qualified Expense Card. Your card is valid until the expiration date on the card. A $5 fee will be assessed to you to reissue cards that are destroyed, lost or stolen.

Flexible spending account claims must be submitted to BMO Benefits Services on their claim form and are accepted via mail, fax or electronically. Reimbursements are processed every Monday through Friday (a reimbursement will not be processed for less than $25.00 until year end). The claim form is available on myMPTC.

Enrollment in the FSA must be completed on-line. Please follow the simple instructions to enroll for 2015 by clicking on the link below. Enrollment begins on November 1, 2014 and must be completed and submitted to BMO Benefits Services by November 30, 2014, if you wish to participate. Your deductions will begin on January 2, 2015. If your on-line enrollment is not submitted to BMO Benefits Services by the close of the day on November 30, 2014, you are declining to participate for 2014. This benefit requires annual enrollment.

If you were a participant in 2014 and had your reimbursements direct deposited to a checking or savings account, you are not required to complete the Direct Deposit Authorization Agreement unless your account information has changed. If you are a new participant for 2015 and wish to have your
reimbursements direct deposited instead of a check, you will be required to complete the attached Direct Deposit Authorization Agreement and return it to BMO Benefits Services at the fax number or address on the bottom of the agreement.

GRACE PERIOD - Moraine Park Technical College has adopted a grace period that allows participants to receive services within the two and one-half (2-1/2) month period after the end of the plan year that can be claimed against the prior year’s FSA account balance. Therefore, if you were a participant in 2014, you will have until March 15, 2015 to have eligible health care and dependent care services performed and have them submitted by May 31, 2015 to utilize your remaining 2014 account balance. Please refer to the attached FSA Grace Period Announcement for more details.

If you have any questions concerning this benefit, you may contact our plan administrator, BMO Benefits Services, at 1-800-236-3539 or me at ext. 3226.

Summary Plan Description ( SPD)

How Do You Flex? (includes examples of eligible & ineligible expenses)

Online Enrollment Instructions

BMO Qualified Expense Card (debit card) – Q & A: Submitting Receipts

Orthodontia Information

Direct Deposit Authorization Agreement

Grace Period Announcement