

# SEBB Medical Flexible Spending Arrangement (FSA)

The Medical Flexible Spending Arrangement (FSA) is a **pre-funded** benefit. This means you have access to your full annual election amount at the start of the plan year — regardless of how much you have contributed. Think of the Medical FSA as a tax-free, interest-free loan to help you pay for those larger health care expenses, and as a savings tool for your regular health care expenses throughout the year.

You cannot enroll in UMP High Deductible and a Medical FSA in the same plan year.

## CALCULATING YOUR ELECTION

Estimating future expenses is an important step as you prepare to enroll in a Medical FSA. The amount you set as your annual election cannot be changed for the entire plan year unless a qualifying event creates a special open enrollment. Common qualifying events include birth, death, adoption, marriage, or divorce. Your change in election amounts must be consistent with the qualifying event.

The more accurate you are in estimating your expenses, the better the plan will work for you. Here are some tips:

- Review the medications you have taken in the past year.
- Request a patient ledger of your prior year's prescriptions from your pharmacy.
- Request an annual statement from your insurance company.

Please note the Medical FSA can also be used for health care expenses for your spouse and qualified tax dependents, even if they are not covered under your School Employees Benefits Board (SEBB) Program coverage.

Health Care Expense Estimation Worksheet	
Chiropractic visits	\$
Dental care (routine checkups, fillings, etc.); orthodontics	\$
Eye care: exams, prescription glasses, contacts, solutions	\$
Insurance copays and deductibles	\$
Laser eye surgery and procedures	\$
Over-the-counter items	\$
Prescription drugs	\$
Routine exams	\$
Additional eligible expenses	\$
Menstrual care products	\$
<b>Annual total</b>	<b>\$</b>

See <https://sebb.naviabenefits.com/> for a full list of eligible items.

## WHAT HAPPENS IF MY EMPLOYMENT ENDS?

If you stop working during the plan year, you have some options. Talk to your employer and Navia Benefit Solutions for more information.

- **STOP DEDUCTIONS** – Your deduction and participation will cease at the end of the last month in which you are eligible for benefits. You may be reimbursed only for services that occurred on or before your benefit termination date.
- **ACCELERATE DEDUCTIONS** – If available through your employer, you can take future deductions from your final paycheck. This final deduction will be pre-tax and allow you to participate in the plan to the extent contributions are made.
- **CONTINUE WITH COBRA** – Under certain circumstances, you may be eligible to continue participation on an after-tax basis through COBRA with Navia Benefit Solutions. If you are eligible for this option, Navia Benefit Solutions will notify you.

## ORTHODONTIA

Unlike other qualified health care expenses, orthodontia costs are reimbursed only after you have paid the provider. Payments made toward orthodontia in a previous plan year or before your eligibility period are not reimbursable. Only payments made during your eligibility period and plan year can be reimbursed, and proof of payment to an orthodontic provider is required.

## STOCKPILING

IRS regulations prohibit the purchase of an unusually large quantity of any item in any one transaction. A purchase of more than three items is considered stockpiling and will not be reimbursed.

**Before you enroll, be sure to read the SEBB Medical FSA Enrollment Guide at <https://sebb.naviabenefits.com/> for eligibility information and details about the benefit.**