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Could you use an additional \$3,000 per year?

The State of Ohio, through Fringe Benefits Management Company (FBMC), provides you with IRS tax-favored Flexible Spending Accounts (FSAs) to stretch your health care and dependent care dollars. Enrollment does not roll over into subsequent plan years so you must re-enroll each plan year.

Flexible Spending Account Features:

- Tax-free reimbursement of eligible IRS-approved expenses;
- Per-pay-period deposits (typically 24 pay periods) from your pre-tax salary;
- Savings on federal, state and local taxes;
- Security of paying anticipated expenses with your FSA.

The State of Ohio offers two

Flexible Spending Accounts:

- Health Care Spending Account (HCSA)
- Dependent Care Spending Account (DCSA)

HCSA: Eligible employees may elect to defer up to \$3,000 for the 2009 calendar year into a health care spending account (HCSA) to pay on a pre-tax basis for expenses not paid by their health care plan or dental plan.

DCSA: A tax favored account, which provides the opportunity for eligible employees to defer

up to a maximum of \$5,000 (dependent on tax status) into an account to pay for eligible child care, dependent care, and eldercare expenses on a pre-tax basis.

More details are available online Fringe Benefit Management Company web site www.myfbmc.com.

das.ohio.gov/flexiblependingaccount

OPEN ENROLLMENT IS NOW!



Did you know?

by LaVerne Johnson

- An open enrollment packet was mailed to your home the week of September 29.
- Please take time to review the information to learn more about the flexible spending accounts.
- Participants may save significant dollars by using their flexible spending account(s) to pay for eligible expenses on a pre-tax basis.
- During open enrollment, eligible employees, who wish to participate in one or both flexible spending accounts, may enroll by completing a paper enrollment form or online at the Fringe Benefit Management Company website (FBMC) www.myfbmc.com

- Visit the Department of Administrative Services web site for updates at: das.ohio.gov/FlexibleSpendingAccount
- Orthodontic treatment
- Over-the-counter items
- Smoking cessation programs / treatments
- Weight loss programs / meetings



Fall Open Enrollment is scheduled from October 6-31. State of Ohio employees' who are participating in either or both flexible spending accounts during the current 2008 calendar year, must re-enroll in the program to participate during the 2009 calendar year. Enrollment will not roll over to the next calendar year.

Great ways you can use

Flexible Spending Accounts...

With your Health Care Spending Account (HCSA)

- Deductibles
- Co-pays
- Co-insurances

With your Dependent Care Spending Account (DCSA)

- After school child care and summer day camps
- Nursery school and preschool
- Eldercare (daycare services)

Top Ten Great ways to use your FSA on over the counter expenses!

**The brands listed below are not to be considered an endorsement. They are only used as examples of eligible products reimbursable under your FSA.

1	Allergy Treatment- **Actifed, Benadryl, Sudafed, etc.
2	Antacids- **Gas-X, Maalox, Rolaids, etc.
3	Cold Remedies- **Alleve Cold, Dristan, Nyquil, etc.
4	Contact Lens Cleaner
5	Cough Suppressants- **Robitussin, Vicks, etc.
6	First-Aid Supplies- **Band-aids, Medical Gloves, etc.
7	Smoking Cessation- **Nicorette, NocoDerm CQ, etc.
8	Menstrual Medications- **Midol, Pamprin, etc.
9	Internal Analgesic- **Advil, Aleve, Bayer, Tylenol
10	Toothache- **Orajel, Anbesol, etc.

For more information go to www.myfbmc.com, under the Resources section and select Eligible Healthcare Expenses.