

Postcard
from the
path...



OhioDAS

...walking together down a path of
wellness, through insight and
information for a healthy workforce.

The State of Ohio has selected **SECOVA**TM to conduct a Dependent Eligibility Verification.

The verification will be implemented for every employee with dependents on any of the state's benefit plans.

Secova will distribute initial communications next month explaining the process of the verification and what documents are required.

You will be responsible for providing required documentation to Secova by **Saturday, October 31.**

If you would like to know more about the verification process, go to the Department of Administrative Services Benefits Web site at:

das.ohio.gov/benefits

Review the list of 'Definitions and Required Documents' and 'Frequently Asked Questions'.

Got Questions? Ask Secova.

Beginning August 21, Secova will provide 24 hours a day, 7 days a week, toll-free customer service to answer your questions at 1.866.372.4519 and an inbound email address at SOOHdea.Fax@secova.com to submit your questions by email.

What is an FSA?

Flexible Spending Accounts, or FSAs, allow you to avoid paying state and federal tax on dollars you use to pay eligible health care and dependent care expenses. You choose how much you want to put into your Flexible Spending Account.

For example, if you pay a \$100 co-pay for eyeglasses with money from your Flexible Spending Account, you are really only paying about \$80 to \$85 in out-of-pocket expenses. If the \$100 had been taxed, you would only receive \$80 to \$85 net pay in your paycheck, depending on your tax bracket.

Putting money in a Flexible Spending Account to pay for health care expenses or to pay for childcare or other dependent care expenses saves you money!

What types of FSA are available to me?

The State of Ohio offers two flexible spending accounts:

- Health Care Spending Account (HCSA), and
- Dependent Care Spending Account (DCSA).

Dependent Care Spending Account

The dependent care spending account (DCSA) is 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

opportunity for eligible employees to defer up to a maximum of \$3,000 into an account to pay for eligible expenses not paid by their health care plan, vision or dental plan on a pre-tax basis. The EZ Reimburse Debit Card, which facilitates payment of eligible health



pay for eligible child care, dependent care, and elder care expenses on a pre-tax basis.

Health Care Spending Account

The health care spending account (HCSA) is a tax favored account, which provides the

care expenses is available to participating employees.

Customer service representatives are available at 1-800-342-8017, Monday through Friday, 7am – 10pm est.

TOP TEN

Expenses to save you \$\$\$
using your FSA

1	Asthma treatments
2	Babysitting and child care
3	Co-payments
4	Crutches
5	Dental treatment
6	Eye examinations, eyeglasses
7	Immunizations
8	Orthodontia
9	Physical exams
10	Therapy

Flexible Spending Account enrollment is October 5-30

To learn more visit myfbmc.com and for a complete listing of qualified health care expenses visit myfbmc.com/customers/HealthCareExpenses.asp