



## Frequently asked questions | Limited-use Medical Spending Account

### General information

#### **What is a Limited-use Medical Spending Account (MSA)?**

A Limited-use MSA is a Health Savings Account (HSA)-compatible MSA. The Limited-use MSA allows you to set aside money from your paycheck pretax to pay for things the Savings Plan does not cover, including dental and vision care expenses. Doing so allows you to save your HSA funds for future medical expenses.

#### **Who is eligible for a Limited-use MSA?**

Employees who are enrolled in the Savings Plan and are making contributions to an HSA are eligible to participate. The HSA can be used to pay all types of medical expenses incurred now or in the future; however, the Limited-use MSA can be used only to pay for current year dental and vision expenses. If you are married and your spouse is contributing to an HSA through their employer, you are also eligible to enroll in a Limited-use MSA.

#### **What is the advantage of a Limited-use MSA?**

Limited-use MSAs are an important benefit that helps you save and build the value of your HSA funds so you can use your HSA for future health care expenses. Your Limited-use MSA funds are available to you on your coverage effective date. By using a Limited-use MSA to pay for eligible current year dental and vision care expenses, you can save your HSA funds for future medical expenses.

#### **What types of dental and vision expenses are eligible?**

- Dental: cleanings, X-rays, fillings, crowns, bridges, dentures, implants, orthodontia, mouth guards and prescriptions for dental care.
- Vision care: eye exams, eyeglasses, prescription sunglasses, over-the-counter reading glasses, contact lenses and solutions, LASIK surgery and prescriptions for vision care.

#### **How much can I contribute to my Limited-use MSA each year?**

You can contribute up to \$3,050 in 2023. This amount is subject to change at any time by the IRS. You must enroll or re-enroll each year during the open enrollment period in October.

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

Your Limited-use MSA contribution is fixed once you make your election during open enrollment or initial enrollment. However, there are qualifying status changes during which you may be eligible to change your contribution amount.

## Claim filing and reimbursement

### How do I submit claims and use my Limited-use MSA funds?

You can submit claims using the ASIFlex mobile app, online through your secure ASIFlex account or by mailing/faxing a completed claim form along with documentation of your expense. You can also use your ASIFlex Card at the point of service. Keep in mind that although the card provides an easy way to pay, it is not paperless, and you may be required to submit documentation afterward. Each time you use the card, you are responsible for requesting an itemized statement of the service in case it is needed.

### What types of documentation must I submit with my claim?

Acceptable documentation includes:

- If covered by insurance: The insurance plan explanation of benefits (EOB) or an itemized statement of the service provided.
- If not covered by insurance: An itemized statement of the service showing the provider's name/address, date the service was provided, patient name, type of service (office copay, eye exam, crown, etc.) and dollar amount.
- Prescriptions: The pharmacy prescription, itemized list of prescriptions from your pharmacy or an itemized mail-order receipt.
- Over-the-counter drugs/medicines: The itemized merchant receipt.
- Over-the-counter health care items: The itemized merchant receipt.

Canceled checks, credit card receipts, balance forward or paid on account statements or pretreatment estimates are not acceptable documentation.

### Can I submit claims for more than my account balance?

Yes. Your annual election amount is available to you on your coverage effective date. You can submit claims for expenses incurred, up to your annual election amount plus any carryover amount from the previous plan year, as long as the services have already been provided. You cannot be reimbursed for more than your annual election amount plus any carryover amount from the previous plan year.

### How are reimbursements issued to me?

There are two ways to receive reimbursements. The first is direct deposit, which is fast and secure. To set up direct deposit, log in to your online account at [www.asiflex.com/SCMoneyPlus](http://www.asiflex.com/SCMoneyPlus) and update your account settings. The other option is payment by check mailed to your home. There is a \$25 check minimum and claims under this amount are pended until your claims exceed \$25. Note that neither ASIFlex nor your employer is responsible for mailed checks that may be lost.

### How does ASIFlex communicate with me?

You can elect to receive electronic communication via email and/or text alerts, or you can elect to receive paper communication via USPS mail. To sign up for electronic communication, log in to your online account at [www.asiflex.com/SCMoneyPlus](http://www.asiflex.com/SCMoneyPlus) and update your account settings to include your email and cell phone number. ASIFlex also posts communication to your online account in your secure message center.

**If I have funds remaining in my Limited-use MSA at the end of the plan year, do those funds carry over into the next plan year?**

You can carry over up to \$610 of unused funds into the next plan year. For example, if you have \$610 of unused funds as of December 31, 2023, you can carry over that amount into the 2024 plan year. You do not have to re-enroll in a Limited-use MSA to access the \$610 carryover amount if you remain eligible. If you do re-enroll, the \$610 is added to your new election amount. See the MSA FAQs for more information about the carryover option.

**What is the deadline to submit claims?**

The deadline to submit claims is March 31 of the following year for expenses incurred in that plan year. For example, you have until March 31, 2024, to file claims for expenses incurred January 1, 2023, through December 31, 2023.