



Flexible Spending Accounts: The Pre-tax Way to Save

Flexible Spending Account (FSA) plans are an important part of a well-designed benefits package, helping you and your employees limit rising benefits costs by using pre-tax dollars. At Marsh & McLennan Agency (MMA), our benefits specialists work with you to simplify FSA administration and put the right plan in place to help you avoid costly penalties.

Simplify Delivery. Increase Participation.

At MMA, we have the benefits expertise and tools to provide you with an FSA program that's easy to use and administer and that's compliant with state and federal regulations. MarketLinkSM, our online benefits portal, simplifies the FSA process for your employees and your staff, increasing participation and streamlining administration.

From initial enrollment to ongoing account support, MMA's team, backed by MarketLink, provides:

- Dedicated account managers responsible for all aspects of management, from setup to reporting.
- A benefits debit card for easy access to FSA funds, including

What is an FSA?

A Flexible Spending Account (FSA) is an IRS-approved plan that helps limit increasing health care costs. With an FSA program, employees can use pre-tax dollars, including Federal, FICA, and, in most cases, state taxes, for eligible medical and dependent care expenses. An FSA also enables employers to reduce corporate FICA contributions.

CRA. Debit card features include MMA's proprietary auto-substantiation logic, providing approval on most transactions and reducing the need for paper receipt validation.

- Access to Employee Advocates for plan inquiries, purchase validation, and issue resolution.
- Employer access to FSA account information, enrollment activity, and funding through one platform.
- Employee access to account information, balances, and purchase history 24 hours a day, 7 days a week, 365 days a year. Account information is available online, through our mobile application, and via our toll-free IVR number.

Offset Costs. Avoid Penalties.

Non-compliance penalties with an FSA can be very costly for employers, ranging from fines for each ineligible claim to retroactive tax implications or plan disqualification. MMA MarketLink uses carrier data to substantiate transactions, validating most purchases at the point-of-sale, and making sure you're compliant with state and federal regulations.

Lower Commuting Expenses. Save on Medical Expenses.

Employees who commute long distances to work frequently incur more travel expenses. MMA can help you set up a commuter reimbursement account (CRA) program for your employees. A CRA enables employees to use pre-tax dollars to pay for eligible transit and parking expenses, saving them up to 40 percent in transportation costs. Eligible expenses include:

- Public transportation to/from work, including trains, subways, and buses.
- Transportation to/from work in a commuter van pool.
- Ferry passes to/from work.
- Parking near work or public transportation.

In addition to CRAs, tax-exempt health savings accounts (HSAs) allow employees and their families to pay for, or be reimbursed for, qualified medical expenses. HSAs give employees the power to control their medical expenses by allowing them to decide when and how they spend their health care dollars. Any unused money will roll over into the next year and is also eligible for investment in stocks, bonds, and mutual funds.

HSA contributions can be made by you and your employees tax-free. The money is available to employees when they need it the most by using their benefits card.

Trust Our Expertise. Rely on Our Service.

Through MMA MarketLink, our single-platform, single-debit card system integrates all spending account services including limited purpose FSA with HSA, parking, and transit. We make it easy for employees and employers to view and manage their plans. Combined with our deep expertise in employee benefits, MMA's team helps you create and deliver a program that's right for your organization, saving on overall cost and streamlining administration.

Spending Account Mobile Center



Access to spending account information is now easier than ever with MMA's free mobile application for iPhone®, iPod Touch®, iPad®, and Android®-powered devices. The Spending Account Mobile Center allows you to manage your account in several ways:

- View FSA, HSA, or HRA balances.
- Send receipts for substantiation using the device camera.
- Receive text message updates on claims and payments.

To learn more, visit www.mmamarketlink.com, or contact your local MMA representative.

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