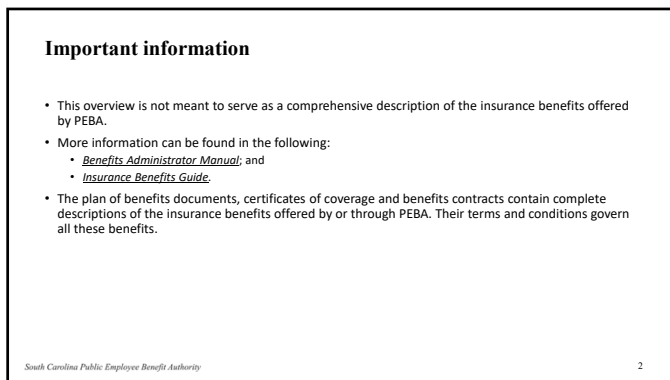
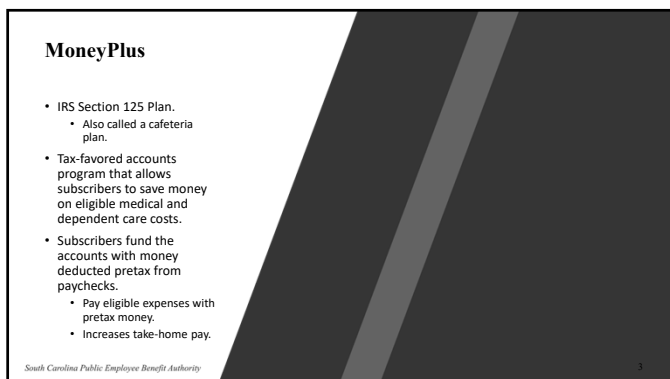




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MoneyPlus features

- Pretax Group Insurance Premium feature.
- Flexible spending accounts:
 - Medical Spending Account (MSA).
 - Limited-use Medical Spending Account.
 - Dependent Care Spending Account (DCSA).
- Helpful flyers at peba.sc.gov/myb:
 - *Save in Taxes with the Pretax Group Insurance Premium Feature* flyer.
 - *Your 2025 Medical Spending Account at a Glance* flyer.
 - *Your 2025 Dependent Care Spending Account at a Glance* flyer.
- Useful FAQs and worksheet at peba.sc.gov/publications:
 - Medical Spending Account FAQs.
 - Limited-use Medical Spending Account FAQs.
 - Dependent Care Spending Account FAQs.
 - MoneyPlus worksheet.

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Enrollment

- Employees enroll through MyBenefits.
 - As a new hire;
 - During annual open enrollment period; and
 - Due to special eligibility situations.
- Employers must approve enrollment in EBS and must provide the number of annual pay periods.
- PEBA sends daily enrollment and eligibility files to ASIFlex.

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Flexible spending accounts

- Include Medical Spending Accounts, Dependent Care Spending Accounts and Limited-use Medical Spending Accounts.
- Must reenroll every year to continue contributing.
- Do not have to be covered under the State Health Plan.
- Use to pay eligible expenses for eligible spouse and dependents.
- Generally, election remains in effect for the plan year unless participant experiences a qualified status change.

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Qualified status changes

- Limited circumstances for flexible spending account changes within 31 days of a qualifying event.
 - Enrolling.
 - Increasing or decreasing contributions.
- Examples include change in marital status or number of tax dependents.
- Submit changes within 31 days of the event.
 - Online or *Notice of Election* form.
 - Employer must provide number of annual pay periods.

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Pretax Group Insurance Premium feature

- Available to all members.
- Allows employees to pay insurance premiums before taxes for:
 - Health, including tobacco-use premium.
 - Dental;
 - Vision; and
 - Up to \$50,000 of Optional Life coverage.
- Excludes Dependent Life-Spouse and Dependent Life-Child insurance premiums.
- No monthly administrative fee.
- No need to reenroll each year.
- May also enroll due to special eligibility situations or during annual October open enrollment.

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Medical Spending Account

- Available to all insurance-eligible employees, as long as the employee and their spouse are not making contributions to a Health Savings Account (HSA).
- Contribution limit: \$3,300.
- All funds available when benefits begin.
 - January 1 for open enrollment changes.
 - First day of coverage for new hires.
- Carry over up to \$660 in unused funds to next plan year.
 - Forfeit funds over \$660 left in account after the reimbursement deadline.
- March 31 deadline to submit claims for previous year.
- Monthly administration fee: \$2.14.

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MSA eligible expenses

- Deductibles, coinsurance and copayments.
- Medically necessary expenses.
- Prescription medications and approved over-the-counter medications.
- See a complete list of eligible expenses under Resources at www.asiflex.com/SCMoneyPlus.

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Limited-use Medical Spending Account

- Available to members who have a Health Savings Account.
- Contribution limit: \$3,300.
- All funds available when benefits begin.
 - January 1 for open enrollment changes.
 - First day of coverage for new hires.
- Carry over up to \$660 in unused funds to next plan year.
 - Forfeit funds over \$660 left in account after the reimbursement deadline.
- March 31 deadline to submit claims for previous year.
- Monthly administration fee: \$2.14.

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Limited-use MSA eligible expenses

- Pay for dental and vision care expenses.
- Using a Limited-use MSA allows employees to save HSA funds for future medical expenses.
- See a complete list of eligible expenses under Resources at www.asiflex.com/SCMoneyPlus.

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MSA and Limited-use MSA carryover

- Carry over up to \$660 in unused funds to next plan year.
- Example: Contribute \$2,000 in 2025 and incur \$1,200 in eligible expenses during 2025, leaving an \$800 balance.
 - \$660 of unused funds carry over to 2026.
 - Forfeit \$140 of unused funds after the March 31 reimbursement deadline.
- Options for 2026:
 - Can reenroll during open enrollment and contribute the maximum in 2026 in addition to the \$660 carryover; or
 - Can use carryover funds only in 2026 without reenrolling.
- Forfeit funds over \$660 left in account after the reimbursement deadline.

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ASIFlex Card

- Issued to MSA and Limited-use MSA participants and valid for five years.
- Two cards mailed to address on file.
 - Upon receipt, register card and set up PIN.
 - Order additional cards through [ASIFlex Online](#).
- Can use card as credit transaction or debit transaction.
- Report lost or stolen card immediately.



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Documentation

- Use of the card is optional and may require documentation.
- IRS has strict regulations about appropriate use of the ASIFlex Card.
- Each time the card is used, participant should ask the provider for an itemized statement of service that shows:
 - Provider name;
 - Patient name;
 - Date of service;
 - Description of service; and
 - Dollar amount owed.
- Participants should be sure to have the itemized receipt before leaving; providers do not automatically provide.
- Participants should keep paper copy or snap a picture to save on mobile device.

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Dependent Care Spending Account

- Contribution limits:
 - Married, filing separately: \$2,500.
 - Single, head of household: \$5,000.
 - Married, filing jointly: \$5,000.
- Funds available as employee contributes.
 - Will not be reimbursed for expense until there is enough money in account to cover it.

- Grace period through March 15 to spend funds contributed the previous year.
- March 31 is deadline to submit claims for previous year.
 - Forfeit funds left in account after the reimbursement deadline.
- Cannot be used with state and federal tax credits.
- Monthly administration fee: \$2.14.

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DCSA-eligible expenses

- Day care costs for children younger than age 13 and adults.
- Summer day camp.
- Before- or after-school program.
- See a complete list of eligible expenses under Resources at www.asiflex.com/SCMoneyPlus.

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2025 Administrative fees and contribution limits

Account	Monthly administrative fee	Annual contribution limit
Medical Spending Account	\$2.14	\$3,300
Limited-use Medical Spending Account	\$2.14	\$3,300
Dependent Care Spending Account ¹	\$2.14	\$2,500 (married, filing separately) \$5,000 (single, head of household) \$5,000 (married, filing jointly)

¹Contribution limit for highly compensated employees is \$1,600.

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Additional training

- For more information, view the employer training on MoneyPlus and Health Savings Accounts at peba.sc.gov/insurance-training.
- Additional topics include:
 - Filing flexible spending account claims.
 - Health Savings Accounts with HSA Central.
 - Employer portals with ASIFlex.
 - Submitting payrolls and remittances.
 - Discrepancy reports.
 - EBS reports.
 - Resources.

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Disclaimer

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