



Your MoneyPlus elections

Insurance Orientation and Education
2025

Serving those who serve South Carolina

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Medical Spending Account

- Standard Plan works great with MSA.
- Pay for eligible medical expenses, including copayments and coinsurance.
 - Total election amount available at beginning of plan year or date coverage becomes effective.
- Use a debit card for expenses or submit claims for reimbursement.
 - Documentation is required.

- Can be used only for expenses incurred January 1, 2025, through December 31, 2025.
- Can carry over up to \$640 in unused funds into 2026.
 - Forfeit any unused funds over \$640 after the reimbursement deadline.
- Must reenroll each year.

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Limited-use Medical Spending Account

- Available to Savings Plan members who also have a Health Savings Account (HSA).
- Pay for dental and vision care expenses.
 - Total election amount available at beginning of plan year or date coverage becomes effective.
 - Enrolling in Limited-use MSA allows you to save your HSA funds for future medical expenses.
- Can be used only for expenses incurred January 1, 2025, through December 31, 2025.
- Can carry over up to \$640 in unused funds into 2026.
 - Forfeit any unused funds over \$640 after the reimbursement deadline.
- Must reenroll each year.

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Pretax Group Insurance Premium feature

- Available to all members.
- Allows you to pay insurance premiums before taxes for:
 - Health, including tobacco-use premium.
 - Dental;
 - Vision; and
 - Up to \$50,000 of Optional Life coverage.
- No need to reenroll each year.
- Learn more on the [Save in Taxes with the Pretax Group Insurance Premium feature](#) flyer.

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Dependent Care Spending Account

- Pay for daycare costs for children and adults.
 - Children must be younger than age 13.
 - Funds are available for reimbursement as you contribute throughout the year.
- Cannot be used to pay for dependent medical care.
- Submit claims for reimbursement. Documentation is required.

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- Can be used only for expenses incurred January 1, 2025, through March 15, 2026.
 - Forfeit any unused funds after the reimbursement deadline.
- Must reenroll each year.

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2025 Administrative fees and contribution limits¹

Account	Monthly administrative fee	Annual contribution limit
Medical Spending Account	\$2.14	\$3,200
Limited-use Medical Spending Account	\$2.14	\$3,200
Dependent Care Spending Account	\$2.14	\$2,500 (married, filing separately) \$5,000 (single, head of household) \$5,000 (married, filing jointly)

¹These are 2024 limits; contribution limits for 2025 will be released by the IRS at a later date.
²Contribution limit for highly compensated employees is \$5,600.

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2025 Reimbursement deadlines

Account	Grace period	Deadline
Medical Spending Account	None	March 31, 2026
Limited-use Medical Spending Account	None	March 31, 2026
Dependent Care Spending Account	March 15, 2026	March 31, 2026

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