

State of Kansas Flexible Spending Account Program



Your FSA, powered by NueSynergy

NueSynergy, headquartered in Leawood, Kansas, is the State of Kansas' FSA administrator for the 2016 plan year.

Services

- Flexible Spending Account
 - Health Care FSA
 - Dependent Care FSA
 - Limited Purpose FSA



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Three Ways to SAVE

1 Health Care FSA

With this account you are able to pay for eligible medical, dental, prescription, and vision expenses not covered by insurance. Examples of eligible expenses:

Co-pays and deductibles

Prescriptions

Chiropractic care

Diagnostic tests

Hearing aids

Hospital services

Insulin

Medical equipment

Physical or speech therapy

2 Dependent Care FSA

For child care expenses for children under 13 or dependent care expenses for an adult who is residing in your home and unable to care for themselves.

Before-and after-school programs

Nursery school & preschool

Day care (child & adult)

Summer day camp

3 Limited Purpose FSA

For those with a Health Savings Account, the Limited Purpose FSA can save your HSA dollars when paying for Dental and Vision expenses

Contact lenses

Laser Eye Surgery

Eye Glasses

Orthodontics



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Contribution Limits

Health Care and Dependent Care FSA		
24 deduction period employees (12 month employees)	Minimum	Maximum*
Health Care account / per deduction	\$8.00	\$106.25
Health Care account / per year	\$192.00	\$2,550.00
Dependent Care account / per deduction	\$16.00	\$208.33
Dependent Care account / per year	\$384.00	\$5,000.00 <i>(per family)</i>
16 deductions (9/10-month employees)	Minimum	Maximum*
Health Care account / per deduction	\$12.00	\$159.38
Health Care account / per year	\$192.00	\$2,550.00
Dependent Care account / per deduction	\$24.00	\$312.50
Dependent Care account / per year	\$384.00	\$5,000.00 <i>(per family)</i>
Limited Purpose Health Care FSA		
Pay Period	Minimum	Maximum*
24 deduction period employees / per deduction	\$8.00	\$106.25
24 deduction period employees / per year	\$192.00	\$2,550.00
16 deduction period (at regents) / per deduction	\$12.00	\$159.38
16 deduction period (at regents) / year	\$192.00	\$2,550.00

*The maximum contribution amounts can be exceeded for participants effective after January 1.



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FSA Tax Benefits

Coverage Type	Tax Bracket	Salary Range	FSA Tax Benefits		
<i>Single Filing with Single Coverage</i>			\$3,000	\$2,000	\$1,200
	15%	\$8,026- 32,550	\$450	\$300	\$180
	25%	\$32,551- 78,850	\$750	\$500	\$300
	28%	\$78,851- 164,550	\$840	\$560	\$336
	33%	\$164,551- 357,700	\$990	\$660	\$396
<i>Single Filing with Family Coverage</i>			\$5,950	\$4,000	\$2,000
	15%	\$8,026- 32,550	\$893	\$600	\$300
	25%	\$32,551- 78,850	\$1,488	\$1,000	\$500
	28%	\$78,851- 164,550	\$1,666	\$1,120	\$560
	33%	\$164,551- 357,700	\$1,964	\$1,320	\$660
<i>Married with Single Coverage</i>			\$3,000	\$2,000	\$1,200
	15%	\$16,051- 65,100	\$450	\$300	\$180
	25%	\$65,101- 131,450	\$750	\$500	\$300
	28%	\$131,451- 200,300	\$840	\$560	\$336
	33%	\$200,301- 357,700	\$990	\$660	\$396
<i>Married with Family Coverage</i>			\$5,950	\$4,000	\$2,000
	15%	\$16,051- 65,100	\$893	\$600	\$300
	25%	\$65,101- 131,450	\$1,488	\$1,000	\$500
	28%	\$131,451- 200,300	\$1,666	\$1,120	\$560
	33%	\$200,301- 357,700	\$1,964	\$1,320	\$660

Please note that the FSA Tax Benefits totals represent a combination of both the Health Care FSA and Dependent Care FSA annual elections. The annual election maximum for a Health Care FSA is \$2,500 and the annual election maximum for a Dependent Care FSA is \$5,000.

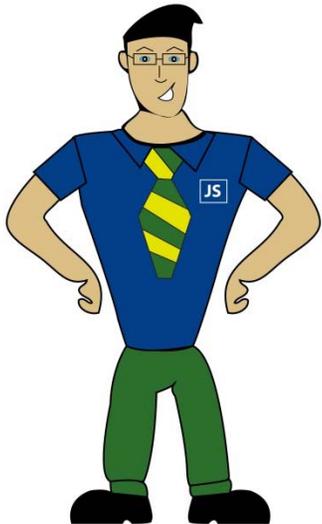


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25% coupon on qualified expenses

Savings Can Add up

Joe Smart earns \$33,000 annually, which is \$1,375.00 per paycheck over 24 pay periods. Joe elects to contribute \$1,200 annually or \$50 per pay period (pre-tax) into his Health Care FSA.



Per Pay Period	Without FSA	With FSA
Gross Earnings	\$1,375.00	\$1,375.00
FICA, Fed/State taxes	\$343.75	\$331.25
Health Care Expenses	\$50.00	\$50.00
Net Earnings	\$981.25	\$993.75
Total Savings Per Paycheck		\$12.50
Total Savings Per Month		\$25.00
Total Savings Per Year	\$0	\$300.00



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FSA Carryover

- The State Employee Health Plan is excited to provide members with an improved Flexible Spending Account Plan that helps you avoid the "USE or Lose It" part of the plan by allowing you to carry over up to \$500 of unused Healthcare or Limited Purpose FSA funds into a new FSA plan year.
- The Carryover will replace the current 75 day Grace Period beginning with the 2015 plan year.
- The carryover will not count against your annual election and your cumulative carryover balance from year to year cannot exceed \$500.
- The availability of carryover funds differs when carrying over to the same type of FSA (Healthcare to Healthcare) or rolling to a different type of FSA (Healthcare to Limited Purpose).



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Healthcare FSA to Healthcare FSA

Things to Remember...

When carrying over funds from your 2015 Healthcare FSA to your 2016 Healthcare FSA

- Your carryover funds are available the first day of the 2016 plan year to reimburse claims incurred in both the 2015 and 2016 plan years.
- Claims with dates of service from the 2015 plan year can still be submitted for reimbursement during the run-out period, which is 120 days after the end of the plan year.
- Claims incurred during the 2016 plan year will first be paid from any 2016 plan year elections (if any) before being paid from any available Carryover funds.



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Healthcare FSA to Healthcare FSA

2015 Healthcare FSA Plan Year

\$600 balance on December 31, 2015

\$500 moves to the 2016 Health FSA Carryover

\$100 remains in the 2015 FSA

Dec. 31 2015



2016 Carryover



2015 Plan Year



\$100 at risk of forfeiture. You will have until April 30, 2016 to submit claims for 2015 date of service.

2016 Healthcare FSA Plan Year

\$1,000 is elected in new FSA funds for the 2016 plan year



2016 Healthcare FSA Carryover

\$500 is available to reimburse:

- Claims with 2015 dates of service until April 30, 2016
- Claims with 2016 dates of service



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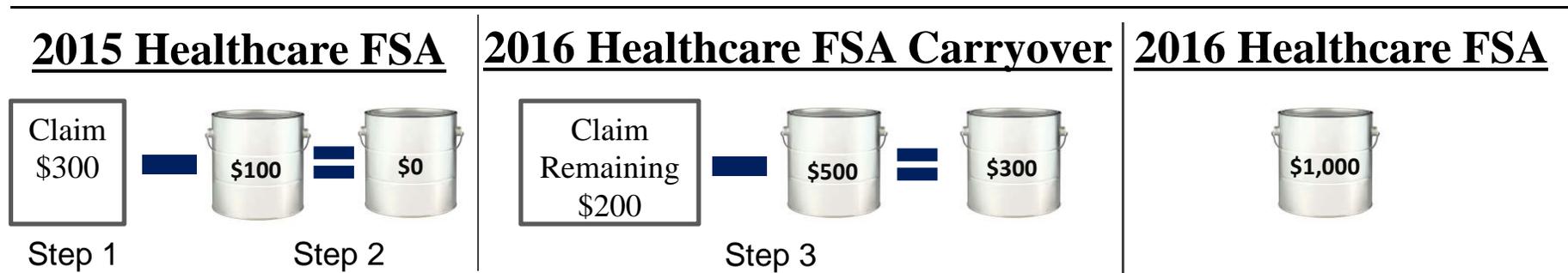
Healthcare FSA to Healthcare FSA

Scenario

Step 1: A \$300 claim is submitted on January 6, 2016, with a 2015 date of service.

Step 2: The \$100 remaining in the 2015 FSA bucket is depleted first, bringing the 2015 FSA account to a \$0 balance.

Step 3: The remaining \$200 is paid from the \$500 2016 Healthcare FSA Carryover. Below are the remaining balances in each FSA after the claim is paid:



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Healthcare FSA to Limited Purpose FSA

Things to Remember...

When carrying over funds from a Healthcare FSA to a Limited Purpose FSA

- Funds in the Healthcare FSA as of December 31, 2015, can reimburse expenses for 2015 plan year expenses until the end of the plan run-out period (April 30, 2016).
- Remaining 2015 Healthcare FSA funds will not carryover to the 2016 plan year until the end of the 2015 run-out period, April 30, 2016.
- Any dental or vision expenses incurred during the 2016 plan year can be reimbursed immediately from the 2016 Limited Purpose FSA or from the carryover when funds are available.



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Healthcare FSA to Limited Purpose FSA

2015 Healthcare FSA

\$600 balance on December 31, 2015

Can be used for 2015 healthcare expenses through April 30, 2016



2016 Limited Purpose FSA

\$1,000 is elected in new limited purpose funds for the 2016 plan year



2016 Limited Purpose FSA

Carryover

Unused funds up to \$500 will carry over after April 30, 2016

Dec. 31 2015



2015 Plan Year



2016 Carryover



\$100 in 2015 expenses is submitted during the run-out period



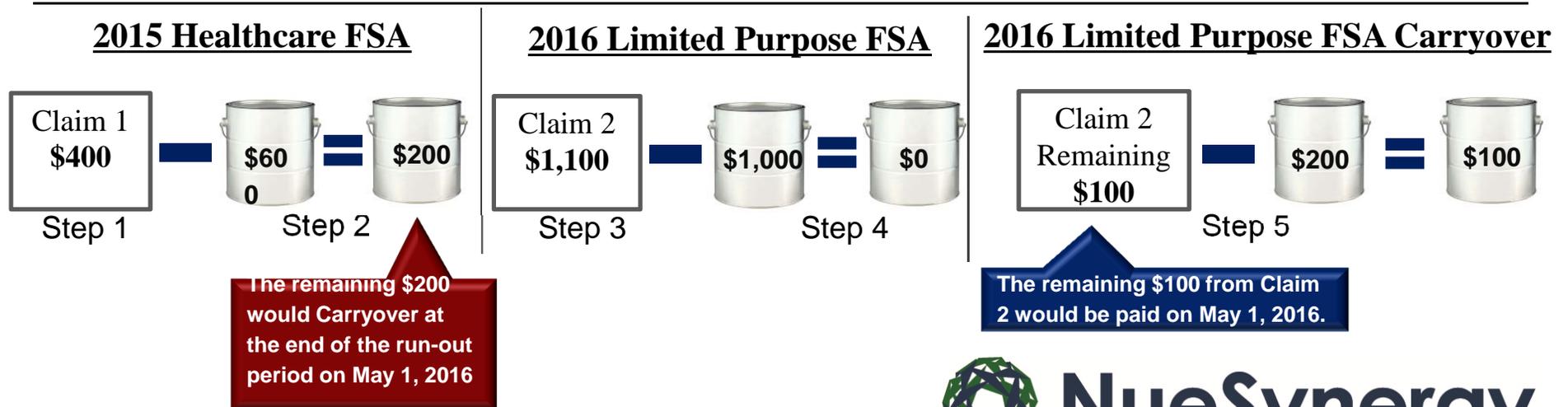
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Healthcare FSA to Limited Purpose FSA

Scenario 1

- Step 1:** Claim 1, a dental claim, that was incurred on December 1, 2015 is submitted on January 6, 2016 for \$400.
- Step 2:** \$400 would be paid immediately from the 2015 Healthcare FSA.
- Step 3:** Claim 2, a vision claim, for \$1,100 was incurred on February 1, 2016.
- Step 4:** \$1,000 would be paid immediately from the 2016 Limited Purpose FSA
- Step 5:** The remaining \$100 would be paid from the Limited Purpose Carryover as of May 1, 2016.



FAST...easy...convenient

FREE! FSA Debit Card

Stop waiting to be reimbursed for out of pocket expenses. The NueSynergy FSA debit card allows for fast account access no matter which FSA benefit you're enrolled in, just swipe your FSA debit card and go!

- Pay for Health Care FSA expenses
- Pay for Dependent Care FSA expenses
- Pay for Limited Purpose FSA expenses
- Pay for Grace Period expenses



How to enroll?

Complete the FSA Debit Card Enrollment Agreement, found at www.KansasFSA.com in the section titled "Forms and Guides".



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FAST...easy...convenient

How to use your FSA debit card

Remember! The FSA debit card is simply another method of claim reimbursement. It is not a paperless alternative to submitting a manual claim.

On occasion, NueSynergy may request additional documentation to confirm that the FSA debit card is being used correctly.

Debit Card substantiation is easy! Attached documentation at www.KansasFSA.com, on your NueSynergy mobile app, or emailing, faxing, or mailing your paperwork to NueSynergy.

The image shows a screenshot of the Kansas State Employee Health Plan FSA website and a mobile app interface. The website header includes the Kansas State Employee Health Plan FSA logo and navigation links for 'My Accounts' and 'Resources'. A navigation menu on the left lists options: 'Submit a Claim', 'Substantiate my Card Transaction' (highlighted with a red arrow), 'Check My Balance', 'FSA Forms and Guides', and 'Direct Deposit Information'. The main content area features a 'Take advantage of all the Resources' section with a list of services: 'FSA Account Access', 'Tools and Calculators', 'Frequently Asked Questions', 'Submit Claims Online', and 'NueSynergy Mobile'. Below this are three promotional boxes for 'NueSynergy Mobile', 'FSA Resources', and 'Calculator & Eligible Expenses'. The mobile app interface shows a 'Claim Details' screen with the following information:

Tracking#	1317005
Transaction Date	05/24/2013
Service Start Date	05/24/2013
Service End Date	05/24/2013
Account Type	IIR
Type	Claim
Claimant	David Collins
Amount	\$69.96

At the bottom of the app screen, there are three icons representing documentation, with a red arrow pointing to the middle icon.



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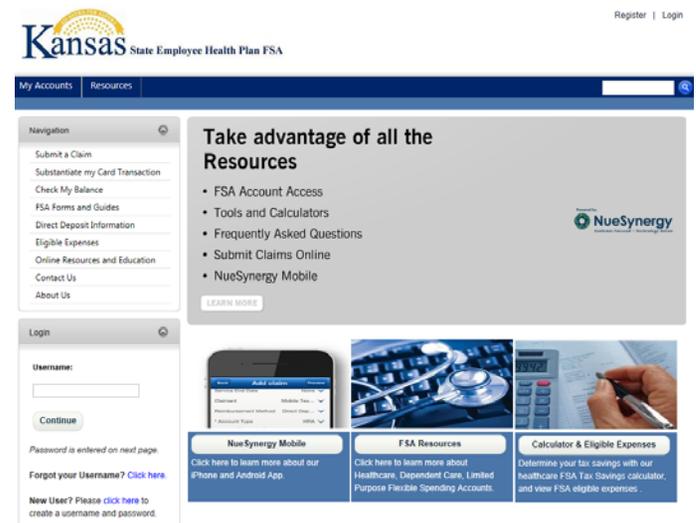
fast...EASY...convenient

www.KansasFSA.com allows members to conveniently access their account 24/7

- Check your balance
- View list of all eligible expenses
- View recent transactions
- Submit online claims
- View plan communications
- Access custom planning calculator
- Watch educational videos
- Print debit card, direct deposit, and claim forms

NueSynergy accepts most image and file types:

- JPG, JPEG, DIG, PNG, TIFF, XLS, DOC, and PDF



fast...easy...CONVENIENT

NueSynergy Mobile App

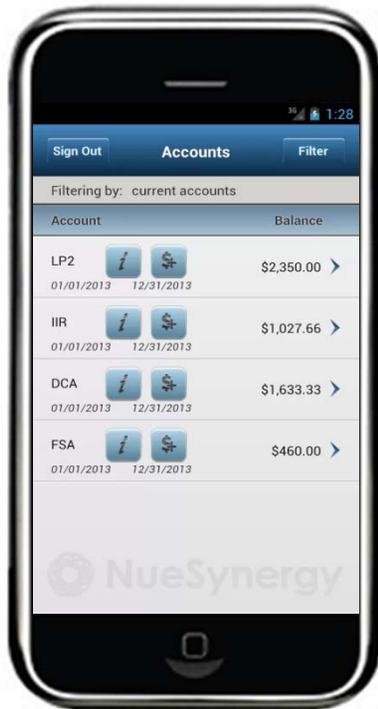
Allows for simple on-the-go access to account balances and plan details

- Review recent transactions
- Keep track of all email and text alerts
- Submit a claim
- Add documentation to a pending claim or FSA debit card transaction
- Contact NueSynergy customer service

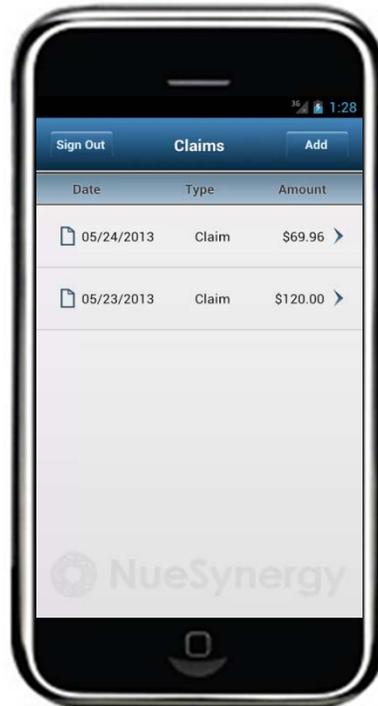


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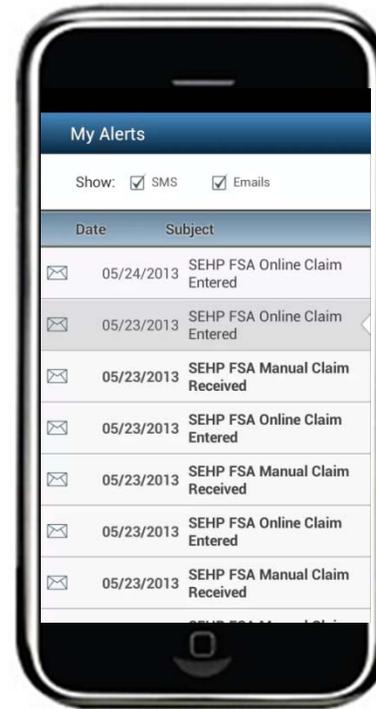
NueSynergy Mobile



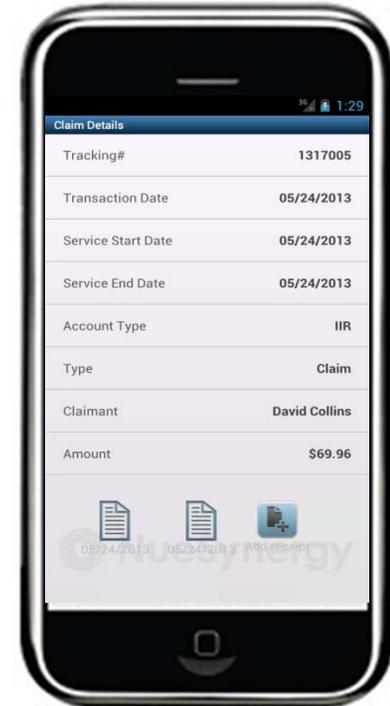
View Account Information



View Pending Claims



View Plan Communications



Submit Claims for Reimbursement



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Custom FSA Calculator

- The Custom FSA Calculator is preloaded with the State of Kansas' plan details so members can get a quick and easy look at what they may save.
- Members will enter how many doctors visits they'll have or how many prescriptions they need and the calculator will generate their potential savings.

How Much Should I Contribute to my FSA?

1 2 3

Step 3: Results Amounts Highlight HealthCare Detail

How much should I contribute?

Estimated Annual Out-of-Pocket Costs
\$1,642

Amount I want to contribute to my FSA Annually ?

\$0 \$1,642 \$2,500

Per your employer, the most you may contribute annually is \$2,500

Amount to Contribute annually to your FSA	\$1,642
Amount to Contribute Per Pay Period	\$68
Estimated Annual Tax Savings	\$460

← BACK ← CLEAR & RESTART AT STEP 1

Pre-filled with the State of Kansas Plan details to quickly calculate your potential Savings!



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Accessing your FSA funds

NueSynergy provides multiple methods to access your FSA funds. Members are able to chose between:

1. FSA Debit Card
2. Submitting a claim

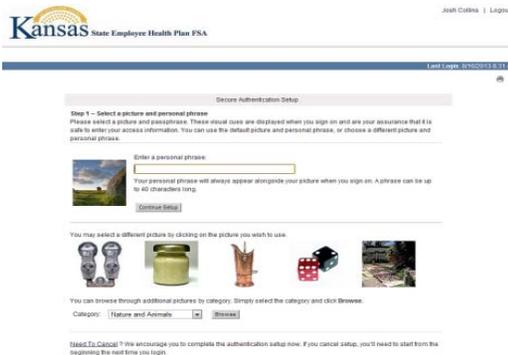
There are 3 ways to submit a claim.

- Using the NueSynergy mobile app
- Using your online portal at www.KansasFSA.com
- or submitting paper claims by mail or fax.

A sample of a Flexible Spending Arrangement Claim Reimbursement Form. The form includes fields for Employee Name, Social Security No., Date of Birth, Home Address, City/State/Zip, Email, and Date of Claim. It also contains a table for Dependent Care Expenses and a section for Medical Expenses. The form is titled "Flexible Spending Arrangement Claim Reimbursement Form".

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Setting up your account online



Step 1: Go to www.KansasFSA.com and click “Register”

Step 2: Begin registration

- Create a username, enter your first name, enter your last name, and enter your email address.
- Create a password which must be eight characters with three of the following: an upper case letter, a lower case letter, a special character, a number.
- Enter your State of Kansas Employee ID
- Enter NUESOK for your registration ID

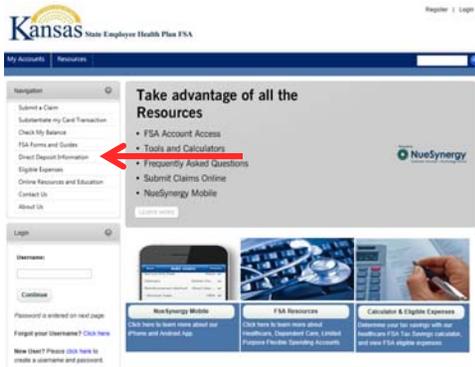
A screenshot of the 'Register' page on the website. The page contains a list of instructions for registration, including entering a User Name, Password, First Name, Last Name, Email Address, and Employee ID. It also includes a section for 'Password Requirements' and a 'Register' button at the bottom.

Step 3: Begin set up by entering a personal phrase and security questions



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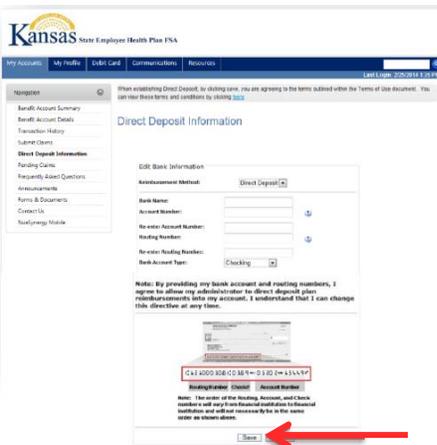
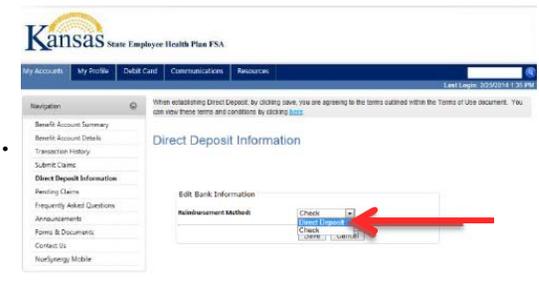
Setting up Direct Deposit Online



Step 1: Sign in to your account and select “Direct Deposit Information” in the Navigation box on the left hand side of your screen.

Step 2: Next to “Reimbursement Method” selected “Direct Deposit”.

Note: Direct Deposit information is need with the State Employee Health Plan FSA.



Step 3: Review the example on the screen of where to find your routing and account numbers on your check. Enter both numbers exactly as they appear on your check. Then click Save.



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Kansas Member Portal



Register | Login

My Accounts | Resources

Navigation

- Submit a Claim
- Substantiate my Card Transaction
- Check My Balance
- FSA Forms and Guides
- Direct Deposit Information
- Eligible Expenses
- Online Resources and Education
- Contact Us
- About Us

Login

Username:

Continue

Password is entered on next page.

Forgot your Username? [Click here.](#)

New User? Please [click here](#) to create a username and password.

Take advantage of all the Resources

- FSA Account Access
- Tools and Calculators
- Frequently Asked Questions
- Submit Claims Online
- NueSynergy Mobile

LEARN MORE



NueSynergy Mobile

Click here to learn more about our iPhone and Android App.



FSA Resources

Click here to learn more about Healthcare, Dependent Care, Limited Purpose Flexible Spending Accounts.



Calculator & Eligible Expenses

Determine your tax savings with our healthcare FSA Tax Savings calculator, and view FSA eligible expenses.

- Custom FSA planning Calculator
- FSA educational videos
- View list of all eligible expenses
- Submit online claims
- View Account details and transaction history
- View plan communications



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Learn & Win

NueSynergy, your FSA administrator, is excited to provide you with several opportunities to earn an incentive during our LEARN AND WIN campaign for 2016 open enrollment. Outlined below is how you can participate and be entered for chance to win an incentive.

Date: September 21, 2015 – October 22, 2015

Incentive: Tablet

Date of Drawing: November 2, 2015

From September 21 to October 22, NueSynergy will be attending an Open Enrollment meeting in your area! Simply visit KansasFSA.com to register and you will be entered to win one of the many incentives.

Can't attend an Open Enrollment meeting? No problem, NueSynergy will be holding a number of educational webinars that you can register for at www.KansasFSA.com.



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AD ASTRA PER ASPERA

Kansas

Powered by



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The logo for Kansas, featuring the state motto "AD ASTRA PER ASPERA" in a gold banner above a semi-circle of gold stars. Below the stars is the word "Kansas" in a large, blue, serif font. Underneath "Kansas" is the text "Powered by" in a small font, followed by the NueSynergy logo, which consists of a green circular icon with a white geometric pattern. To the right of the icon is the word "NueSynergy" in a bold, black, sans-serif font, with the tagline "Customer Focused • Technology Driven" in a smaller font below it.