

# County of Monterey





# Housekeeping Items

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## Active Enrollment

The IRS requires that employees actively enroll every year. Don't forget to re-enroll.



## Insurance Requirements

Employees do not have to be enrolled in group's insurance plan to participate in the Flexible Spending Accounts.



## Tax Dependents

Not only can you use the FSA to pay for your expenses, but also can pay expenses for spouse, children, step-children, disabled parents, etc.



# KEY INFORMATION

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Please see key information for the available accounts:

- Healthcare FSA
- Dependent Care FSA



1

## Plan Year Dates

January 1, 2025 –  
December 31, 2025



2

## \$640 Rollover

Up to \$640 of unused funds will rollover to 2026 Plan Year.

3

## Last Day to Submit Claims

March 31, 2026

A woman with curly hair and glasses, wearing a white shirt, stands at the head of a long white table in a bright, modern meeting room. She is smiling and gesturing with her hands as if presenting. Several people are seated around the table, some with laptops open, listening attentively. The room has large windows in the background and modern pendant lights hanging from the ceiling. The overall atmosphere is professional and collaborative.

# Benefit Overview



# Healthcare FSA

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Healthcare FSAs are pre-tax benefit accounts that are used to pay for eligible medical, dental, and vision care expenses that are not covered by your health insurance plan.



**Your Healthcare FSA  
maximum is \$3,200**





# Over-the-Counter Products

The CARES Act permanently reinstated most over-the-counter products as eligible expenses without a prescription.

- First Aid Kits & Supplies
- Heating/Cooling Pads
- Kinesthesia Tape
- Sunscreen (SPF 30+)
- Thermometers
- Motion Sickness Aids
- Menstrual Products
- Pain Relievers
- Allergy Medicines
- Antacids
- Blood Pressure Monitors
- Glucose Tests/Monitors
- Breast Pumps & Accessories
- Eye Drops
- Cold and Flu Medications
- Smoking Cessation Products
- Heartburn Medications
- Sinus Medications

Keep in mind that some are items considered “dual-purpose” would still require a prescription to be eligible for reimbursement. Common items considered “dual-purpose” include:

- Multivitamins
- Herbal Supplements
- Fiber Supplements



# Dependent Care FSA

A Dependent Care FSA is a pre-tax benefit account used to pay for eligible dependent care expenses. This account is a smart, simple way to save money while taking care of your loved ones. Keep in mind, you can change your election based on cost or coverage changes.



**Your Dependent Care FSA  
maximum is \$5,000 per household**





A photograph of three business professionals in a meeting. A woman with long blonde hair is smiling and looking towards a man on the right. The man is also smiling and looking towards the woman. A third person is partially visible on the left, looking towards the other two. They are sitting around a table with a laptop, a glass of water, and some papers. The image has a blue tint.

# Accessing Benefits

Wealthcare Portal  
Mobile Application  
Benefits Card





# Setting Up An Account

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It's as easy as 1-2-3!

1. Create your account at <https://fba.wealthcareportal.com/>
2. Enter Employee ID number
3. Enter Employer ID – FBAMREY



# Using Funds

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## Benefits Card

- 1 One card for all accounts
- 2 Automatically issued upon first election
- 3 Valid for three years

## Manual Claim Reimbursement

- Check or Direct Deposit
- Pay-to-Provider



# FBA Mobile App

An easy-to-use mobile experience that integrates new health management capabilities with powerful self-service

## Account Balances

See what is available to spend

## Manage Account

Update profile information, set up text alerts, manage benefits cards, and more!

## Barcode Scanner

Scan OTC products to verify eligibility

## Smart Score

Reflects the opportunities you have completed.

## Opportunities

Recommendations to help you make smarter spending decisions

## Real Time Rx

Create your Virtual Medicine Cabinet, access the GoodBuyRx Card, and see which pharmacy has the lowest cost.

## Submit Claims

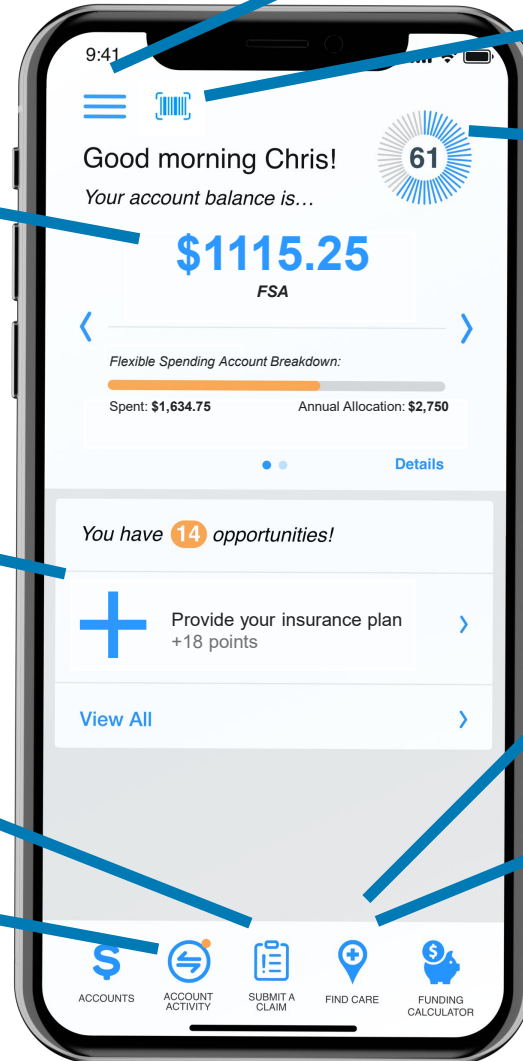
Submit claims with a picture!

## Account History

Two years of account history at your fingertips!

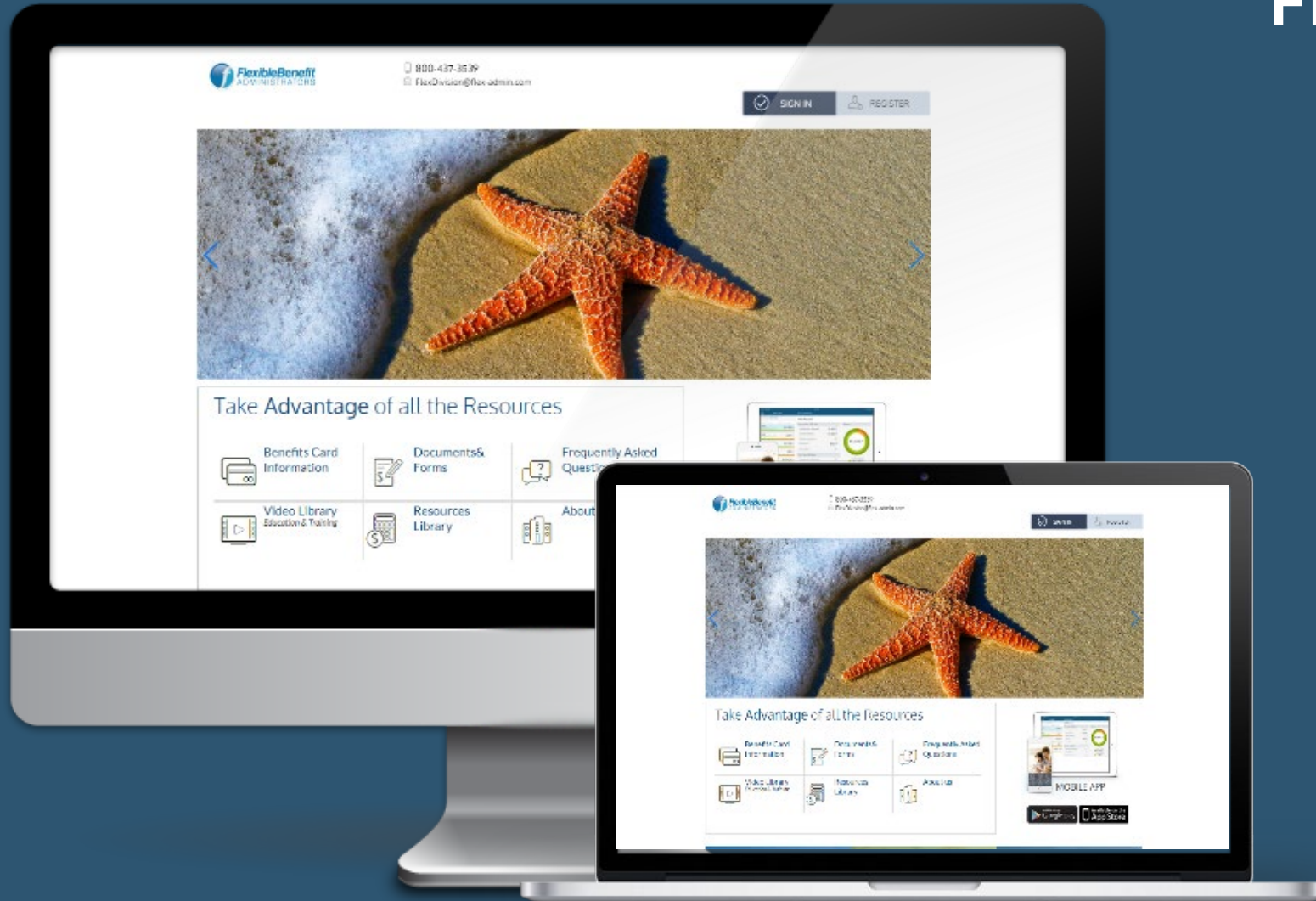
## Transparency Tools

Find providers in your insurance network and compare cost and patient ratings



# FBA Participant Portal

## Additional Resources Available through FBA's Participant Portal





- ▶ Calculators
- ▶ Educational Videos
- ▶ Forms
- ▶ FAQs
- ▶ Plan Tutorials



# Thank you!

Do you have any questions?

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