



# Medical/Dental Expense Account (MDEA) & Dependent Care Expense Account (DCEA)

BENEFIT RESOURCE (BRI)



**mb** MANAGEMENT  
AND BUDGET  
STATE EMPLOYEE GROUP  
INSURANCE PROGRAM

## WHAT DO THESE ACCOUNTS PROVIDE?

- Tax-free money for medical (MDEA) and dependent care (DCEA) expenses
- Convenient access to account funds through the Beniversal® Prepaid Mastercard®
- On-the-go account access with the BRIMOBILE app
- Streamlined online account support through BRIWEB
- Friendly and knowledgeable participant services representatives to assist with your questions

Medical/Dental Expense Accounts (MDEAs) and Dependent Care Expense Accounts (DCEAs) are IRS-approved accounts that allow you to pay for eligible medical and dependent care (daycare) expenses on a tax-free basis. When you enroll in one or more of these employer-sponsored accounts, your contributions are not subject to Federal, FICA and most state taxes. This means you bring home more money in your paycheck.

### TERMS TO KNOW

- **Open enrollment:** The annually recurring window when you sign up for or re-enroll in your benefits.
- **Plan year:** January 1 to December 31. Your Plan Year election may be shorter if you enroll in benefits mid-year. All MDEA and DCEA Plan Year elections end on December 31.
- **Election:** The amount of money set aside into your account(s) on a pre-tax basis.
- **Eligible expenses:** The qualified purchases you can pay for with the funds in your MDEA, Limited Purpose MDEA, or DCEA. See next page for sample lists.
- **Plan highlights:** A simplified outline of rules set by your employer indicating how your plan is set up, how much you can put in an account, what happens to funds at the end of the plan year, and the deadline for claim submissions. Plan highlights can be found by logging in at BRIWEB.

### FOUR FACTS YOU NEED TO KNOW

- You need to set an election for the upcoming Plan year during Open Enrollment (or for the current plan year when you first become eligible). Open Enrollment only happens once a year.
- You cannot change your election unless you have a qualifying life event (i.e., marriage, birth, adoption, divorce, death). Allowed changes must be made within 30 days of the life event date.
- If you begin an unpaid leave of absence, your pre-tax accounts and debit card will be inactivated. You may continue the MDEA on billing by actively electing this option. Your account and debit card will be reactivated after the monthly contributions are paid after-tax.
- You have a limited time period to use your MDEA and DCEA funds to pay for eligible expenses. Check your plan highlights for when you need to use your funds.

### HOW MUCH WILL I SAVE?\*

Calculate your personalized tax savings at [BenefitResource.com/resources/calculators](https://www.benefitresource.com/resources/calculators).

Annual income		\$50,000
Anticipated medical expenses		\$2,500
	<b>WITHOUT PLAN</b>	<b>WITH PLAN</b>
Federal income tax paid (25%)	\$12,500	\$11,875
State income tax paid (6%)	\$3,000	\$2,850
FICA (7.65%)	\$3,825	\$3,634
<b>TOTAL TAXES PAID</b>	<b>\$19,325</b>	<b>\$18,359</b>
Wages after taxes	\$30,675	\$31,640
<b>ANNUAL TAX SAVINGS</b>		<b>\$966</b>

\*The figures above are for illustration purposes only. Actual savings and tax rates may vary.

The type of account you choose will determine what you can buy with the funds. Below are sample lists of potential eligible expenses under each account. Refer to your plan highlights to verify whether an expense is eligible.

### TYPES OF ELIGIBLE EXPENSES

- **MDEA eligible expenses** are qualified medical products and services, over-the-counter (OTC) medical supplies, and drugs/medicines (including dental and vision). Expenses listed under “Limited Purpose MDEA Expenses” are also eligible.
- **Limited Purpose MDEA eligible expenses** are qualified dental and vision expenses. This account accompanies a Health Savings Account (HSA). See the Plan Summary for additional information.
- **DCEA eligible expenses** are qualified child day care, nursery school and/or adult day care expenses.

Always check your plan highlights to verify if an item is eligible under your plan. To search for more eligible items, visit [BenefitResource.com/resources/eligible](https://BenefitResource.com/resources/eligible).

### MDEA EXPENSES

#### A-G

- Acne medications
- Acupuncture
- Alcoholism treatment
- Allergy and sinus medications (e.g. Benadryl, Claritin, Sudafed)
- Ambulance
- Anti-fungal medications (e.g. Lotramin AF)
- Anti-itch medications (e.g. Caladryl)
- Arthritis gloves
- Asthma devices and medicines
- Bandages
- Body scans
- Braille books and magazines
- Breast pumps
- Breast reconstruction surgery following mastectomy
- Carpal tunnel wrist supports
- Chiropractors
- Circumcision
- Co-insurance amounts
- Cold sore medications
- Co-payments
- Cough, cold & flu remedies
- Counseling – to treat a specific medical condition (excludes marriage counseling)
- CPAP devices
- Crutches
- Decongestants
- Diabetic supplies & insulin
- Diagnostic items/services
- Diaper rash ointments
- Dizziness pills
- Drug addiction treatment
- Drug overdose, treatment of
- Durable medical equipment
- Ear supplies (e.g. wax removal)
- Flu shots
- Gastrointestinal aids (e.g. antacids, anti-diarrhea medicines, non-fiber laxatives, nausea medications)
- Guide dog

#### H-Q

- Hospital services
- Immunizations
- Laboratory fees
- Lactation consultant
- Lodging at hospital or similar institution
- Mastectomy-related special bras
- Medical alert bracelet or necklace
- Medical monitoring and testing devices

- (e.g. blood-pressure monitoring devices, blood-sugar test kits/strips)
- Medical practitioner’s fee for online or telephone consultation
  - Medical records charges
  - Menstrual Care Products
  - Midwife
  - Motion sickness pills
  - Nasal sprays for congestion (e.g. Afrin)
  - Norplant insertion or removal
  - Obstetrical expenses
  - Occlusal guards to prevent teeth grinding
  - Operations / Surgeries
  - Organ donors
  - Orthopedic shoe inserts
  - Osteopath fees
  - Ovulation monitor
  - Oxygen
  - Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
  - Physical exams
  - Physical therapy
  - Pregnancy test kits
  - Prescription drugs and medicines
  - Preventive care screenings
  - Prosthesis and artificial limbs
  - Psychiatric care

#### R-Z

- Radial keratotomy
- Rehydration solution
- Screening tests (including cancer screening tests)
- Sleep-deprivation treatment
- Sleeping aids
- Smoking cessation medications (e.g. nicotine gum or patches)
- Speech therapy
- Stop-smoking programs
- Suppositories
- Telephone equipment or television for hearing-impaired persons
- Toothache relievers (e.g. Orajel)
- Topical ointments for gingivitis
- Transplants
- Transportation expenses for person to receive medical care, may include car mileage or alternative transportation costs
- Vaccines and immunizations
- Walkers/Wheelchair
- Wart remover medications
- X-ray fees
- Yeast infection creams (e.g. Monistat)

### OTC ITEMS

- Adult incontinence products (e.g. Depends)
- Birth control products (e.g. prophylactics)
- First aid creams
- Contact lens solution
- Denture adhesives
- First aid supplies (e.g. band-aids)
- Foot insoles
- Gauze Pads
- Hearing aids/hearing aid batteries
- Heat wraps (e.g. ThermaCare)
- Heating pads, hot water bottles
- Liquid adhesive for small cuts
- Medicine dropper/spoon
- Personal Protective Equipment (masks, hand sanitizer, sanitizing wipes)
- Pre-natal vitamins
- Rubbing alcohol
- Sunscreen (Broad Spectrum SPF 15+)
- Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)
- Thermometers

### LIMITED PURPOSE MDEA EXPENSES

- Artificial teeth
- Contact lenses
- Dental sealants
- Dental services and procedures
- Eye examinations
- Eyeglasses
- Fluoridation services
- Laser eye surgery, Lasik
- Optometrist
- Orthodontia (braces; non-cosmetic only)
- Reading glasses
- Vision correction procedures

### DCEA EXPENSES\*

- Adult care
- Before/after school care
- Child care & day care facilities
- In-home dependent care
- Nursery school

\*Restrictions apply. See the next page for more information about what’s considered eligible.

You can have both accounts at the same time, but you must enroll in and contribute separate election amounts for each account. Individuals contributing or having access to a Health Savings Account (HSA) have the option to select a Limited Purpose MDEA instead of the MDEA.

MDEA and DCEA expenses must be incurred within the plan year. 2024 plan year claims for reimbursement must be submitted by Friday, February 28, 2025. Claims for the 2025 plan year must be submitted by Saturday, February 28, 2026.

## MEDICAL/DENTAL EXPENSE ACCOUNT (MDEA)

(MEDICAL EXPENSES FOR YOUR FAMILY)



### WHAT ARE THESE FUNDS USED FOR?

Funds can be used to pay for eligible medical expenses provided to you, your spouse, or eligible dependents.

### WHAT IS THE MINIMUM AND MAXIMUM ELECTION AMOUNT?

The 2025 annual election limit is \$3,300. A \$100 minimum election is required.

### WHEN CAN I START USING THE FUNDS IN MY ACCOUNT?

Your full plan year election is available to use on the first day of the plan year or first day of eligibility, if later.

### WHAT IS AN ELIGIBLE EXPENSE?

You can use these funds to pay for expenses that primarily prevent, treat, diagnose or alleviate a physical or mental defect or illness. Common eligible expenses include:

- Copayments, coinsurance, and deductibles
- Dental care (e.g. exams, fillings, crowns)
- Vision care, eyeglasses, contact lenses
- Chiropractic care
- Prescription drugs and over-the-counter drugs and medicines

### WHAT ISN'T ALLOWED?

- You cannot use these funds to pay for expenses that are for personal care, cosmetic, or general health purposes.
- You cannot be reimbursed for expenses paid by any other source (e.g. insurance).
- You cannot use the funds on expenses incurred prior to your effective date in the current plan year.
- You cannot have a MDEA if you are enrolled in a Health Savings Account (HSA). However, a Limited Purpose MDEA is available.

### WHAT HAPPENS TO FUNDS I DON'T USE?

Up to \$640 of your MDEA balance remaining at the end of 2024 may carryover into 2025 as long as you make a new election for 2025 AND have fully funded your 2024 MDEA.

## DEPENDENT CARE EXPENSE ACCOUNT (DCEA)

(DAY CARE EXPENSES)



### WHAT ARE THESE FUNDS USED FOR?

Funds can be used for daycare expenses of a qualified person, who is often one of the following:

- A dependent child under the age of 13 for whom you can claim a tax exemption.
- A spouse or dependent who is physically or mentally incapable of self-care and for whom you can claim a tax exemption.

### WHAT IS THE MINIMUM AND MAXIMUM ELECTION AMOUNT?

The 2025 annual election limit is \$5,000. A \$100 minimum election is required.

### WHEN CAN I START USING THE FUNDS IN MY ACCOUNT?

DCEA funds become available as they are deposited from payroll. They can be used for services from your plan year effective date going forward.

### WHAT IS AN ELIGIBLE EXPENSE?

You can pay for expenses that enable you or your spouse to be gainfully employed, look for work, or attend school full-time. Common eligible expenses include:

- Before & after school care
- Child care
- Day care in a facility
- In-home dependent care
- Nursery school
- Adult day care

### WHAT ISN'T ALLOWED?

- You **cannot** use these funds to pay for services provided for education, overnight camps, or services provided by the child's parent or other dependent claimed on your income taxes.
- You cannot use the funds on expenses incurred prior to your plan year effective date.
- You also cannot claim a federal tax credit for any expenses reimbursed through your DCEA. (Consult a tax professional to determine if a DCEA or the federal tax credit would be more advantageous).

### WHAT HAPPENS TO FUNDS I DON'T USE?

DCEA balances remaining at the end of the 2024 filing period will be forfeited. Please plan accordingly.



## MEDICAL ESTIMATE

Estimate out-of-pocket medical services for you, your spouse, and your eligible dependents.

### GENERAL EXPENSES

Office visits/doctor's fees (cost if deductible or total copayments) \$ \_\_\_\_\_

Immunizations/vaccines \$ \_\_\_\_\_

Laboratory fees/X-rays \$ \_\_\_\_\_

OTC drugs & medicines \$ \_\_\_\_\_

Prescription drugs \$ \_\_\_\_\_

**SUBTOTAL** \$ \_\_\_\_\_

### VISION

Corrective eye surgery & eye wear \$ \_\_\_\_\_

Eye exams \$ \_\_\_\_\_

Prescription glasses \$ \_\_\_\_\_

Contact lenses \$ \_\_\_\_\_

**SUBTOTAL** \$ \_\_\_\_\_

### SPECIALTY EXPENSES

Emergency room/hospital bills \$ \_\_\_\_\_

Hearing aids \$ \_\_\_\_\_

Specialists or alternative medicine (Acupuncture, chiropractor, physical therapy, etc.) \$ \_\_\_\_\_

Surgery \$ \_\_\_\_\_

Other expenses \$ \_\_\_\_\_

**SUBTOTAL** \$ \_\_\_\_\_

### DENTAL

Cleanings, exams, fillings, etc. \$ \_\_\_\_\_

Orthodontia \$ \_\_\_\_\_

X-rays \$ \_\_\_\_\_

**SUBTOTAL** \$ \_\_\_\_\_

**TOTAL ESTIMATE:** \$ \_\_\_\_\_

## DEPENDENT CARE ESTIMATE

Estimate out-of-pocket expenses related to non-medical care for your dependents.

### DEPENDENT CARE EXPENSES

Adult day care \$ \_\_\_\_\_

Day care or in-home child care \$ \_\_\_\_\_

Nursery school \$ \_\_\_\_\_

**TOTAL ESTIMATE:** \$ \_\_\_\_\_

## TAX SAVINGS ESTIMATE

Estimate your total annual tax savings.

**A.** Total medical estimate (see plan highlights for the maximum limits that may apply) \$ \_\_\_\_\_

**B.** Total dependent care estimate (see plan highlights for maximum limits that may apply) \$ \_\_\_\_\_

**C.** Total expenses (line A + line B) \$ \_\_\_\_\_

**D.** Tax rate (enter what you pay in total for Federal, State, and Local taxes. If uncertain, use 25% of your gross salary) \$ \_\_\_\_\_

**E.** FICA (includes Social Security and Medicare) \$ \_\_\_\_\_

**F.** Total tax rate (line D + line E) \$ \_\_\_\_\_

**ESTIMATED ANNUAL TAX SAVINGS** (line C x line F) \$ \_\_\_\_\_

### BRI PRO TIP

Use our calculator to help estimate expenses:  
[BenefitResource.com/resources/calculators](https://BenefitResource.com/resources/calculators)

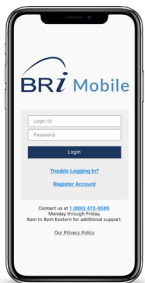
## THE BENIVERSAL MASTERCARD

The **Beniversal Prepaid Mastercard** can be used at qualified merchants providing medical products and services (doctors, dentists, medical labs, hospitals, medical supply stores, vision centers, certain drugstores, and retail merchants). A searchable list of these merchants is available at our website. The card also allows for contactless payments through Apple Pay®, Samsung Pay® and Google Pay®.



The card will become inactive if you begin an unpaid leave of absence or separate from employment. You must elect and contribute after-tax in order to continue the MDEA on billing while off payroll.

When using your card, always save your itemized receipts. With a MDEA, the IRS requires BRI to verify that 100% of transactions are for eligible expenses. Since some qualified merchants also offer services/items that are not eligible, we may contact you requesting documentation to verify a transaction. Instructions will be provided in the event of a request.



## DOWNLOAD THE BRIMOBILE APP


**BRIMOBILE** is your on-the-go account access. View balances and recent transactions, submit claims, send receipts, and sign up for alerts.

The BRIMOBILE app is available for both Apple and Android in your device's app store.




## PARTICIPANT SERVICES

Participant Services is available to assist with your questions via phone, email and live chat. Both English- and Spanish-speaking representatives are available.

 (800) 300 - 1672 (M - F, 7am - 7pm (CT))

 ParticipantServices@BenefitResource.com

 Live chat is available through the participant login at participant.briweb.com

## LOG IN TO YOUR BRIWEB ACCOUNT

**BRIWEB** is your secure participant login for managing your accounts with BRI. It allows you to view balance and transaction information, submit claims, download plan documents and more. To get started, go to [BenefitResource.com/state-of-minnesota](https://BenefitResource.com/state-of-minnesota) and select "Login to BRIWEB".

- Select "Register an Account." You will need to assign yourself a personal login ID and password, and you will need your Company Code and Member ID:
  - **Company Code:** Minnesota
  - **Member ID:** Employee ID + last 4 digits of your SSN
- Once logged in, a dashboard will provide a quick snapshot of your account(s). Use the navigation options in the left menu to manage each individual account.

For additional resources and to learn more about your accounts, visit [BenefitResource.com/state-of-minnesota](https://BenefitResource.com/state-of-minnesota)

## SIGN UP FOR BRIALERTS

**BRIALERTS** provide real-time text<sup>1</sup> or email notifications regarding the status of your accounts.

- Card purchases and denials
- Deposit information
- Monthly balance reminders
- Duplicate transactions

To sign up, select the "Notifications" option in BRIWEB or BRIMOBILE and select the types of notifications you would like to receive.

<sup>1</sup>Standard text rates may apply.

### BRI PRO TIP

**Direct Deposit: Set up your account through BRIWEB to get reimbursements faster!**

The first step when setting up a pre-tax account is to **determine your election amount(s) for MDEA and DCEA separately**. Use the worksheet in this booklet or our free online FSA calculator to estimate your expenses. Check with your employer or review your plan highlights for more information. Plan highlights can be found on our website or are available from your employer's benefits representative.

## ENROLLING IN YOUR MDEA AND DCEA

The MDEA and DCEA must be re-elected for each plan year. Open enrollment for your 2025 insurance benefits is **October 24th, 2024 through November 13th, 2024**.

Go to: [mn.gov/selfservice](https://mn.gov/selfservice) and click on the Open Enrollment tile. There, you will find complete instructions for enrolling in your 2025 benefits.

Please remember the following:

- Enrollment in a MDEA or DCEA cannot be done on the Benefit Resource site.
- MDEA and DCEA are irrevocable elections and cannot be changed unless you experience a qualifying event.

## BEGIN USING YOUR ACCOUNT

If you have enrolled in a MDEA, your Beniversal card will arrive in a plain white envelope. Once you receive your card, activate it by calling the number on the activation sticker. You can use the card through the expiration date as long as you stay enrolled in the plan.

If you have expenses toward your DCEA, you can submit a claim for reimbursement as long as the expense was incurred after your effective date in the current plan year.

## CHECKING YOUR BALANCE

You have multiple options to check your account balances.

- Log in to BRIWEB or BRIMOBILE
- Sign up for BRIALERTS
- Call Participant Services: (800) 300 - 1672.

## SUBMITTING A CLAIM

If you are not using the Beniversal card or if you have Dependent Care expenses, you can submit a claim with your itemized receipt or supporting documentation. Claims can be submitted three ways:

- Online at BRIWEB
- Through BRIMOBILE
- By mailing a claim form

**Reimbursement Deadlines:** For MDEA, DCEA, and HRA Accounts, 2024 plan year expenses must be incurred by December 31, 2024 (or the last day you were eligible for the plan) and complete reimbursement requests with documentation must be submitted or postmarked no later than midnight CT by the filing deadline of Friday, February 28, 2025.



*I'M ALWAYS PLEASED WHEN I DON'T NEED TO CONTACT AN ORGANIZATION FOR HELP OR TO SORT OUT PROBLEMS BECAUSE IT MEANS THE BUSINESS IS DOING A LOT OF THINGS RIGHT TO AVOID TROUBLE IN THE FIRST PLACE.*

— BRI FSA / MDEA participant



Visit [BenefitResource.com/state-of-minnesota](https://BenefitResource.com/state-of-minnesota) to access all State of Minnesota pre-tax benefit plan materials, including plan documents, Open Enrollment materials, forms, videos, and more!





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245 Kenneth Drive | Rochester, NY 14623-4277 | (800) 300 - 1672 | [participantservices@benefitresource.com](mailto:participantservices@benefitresource.com) | [benefitresource.com/state-of-minnesota](https://benefitresource.com/state-of-minnesota)

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