

## **OGB FLEXIBLE BENEFITS PLAN**

### **What is the OGB Flexible Benefits plan?**

The OGB Flexible Benefits plan allows you to pay for certain benefits before your money is taxed. So, for example, with a flexible benefit plan you can transfer money out of every paycheck and put it in a flexible spending arrangement account before it's taxed.

Active employees of agencies participating in an OGB Flexible Benefits Plan may enroll in one or several Flexible Benefits Plan options:

### **General Purpose Health Care Flexible Spending Arrangement (GPFSA)**

The GPFSA is a flexible spending arrangement option that permits a participant to contribute to an account for pre-tax reimbursement of certain qualifying medical care expenses.

### **Limited-Purpose Dental/Vision Flexible Spending Arrangement (LPFSA)**

The LPFSA is a flexible spending arrangement option available under the Flex Plan that permits a participant to contribute to an account for pre-tax reimbursement of certain qualifying medical care expenses and to maintain his HSA-eligible individual status.

### **Dependent Care Flexible Spending Arrangement (DCFSA)**

A Dependent Care FSA allows you to set aside pre-tax money to pay for dependent care expenses while you're at work. That includes your young children up through age 13 in daycare and elderly or disabled dependents, who cannot care for themselves.

### **Health Savings Account (HSA)**

A Health Savings Account, or HSA, is an employee-owned account used to pay for qualified medical expenses, including deductibles, medical co-pays, prescriptions and other eligible medical, dental and vision costs.

For more HSA information, click [here](#).

For more information on these options, click [here](#).

## PREMIUM CONVERSION

Premium Conversion is automatic for all employees, who are employed by those agencies who participate in an OGB Flexible Benefits Plan. By enrollment in an OGB health plan, life insurance, and/or a voluntary/statewide product that is eligible for pre-tax deductions, employees are automatically enrolled in the Premium Conversion option. Employees must re-enroll each year in the GPFSA, LPFSA, and DCFSA, if they want to continue participation.

## DISCOVERY BENEFITS, INC.

Discovery Benefits, Inc. is OGB's third party administrator for OGB's Flexible Spending Arrangements (FSAs). The Discovery Benefits website features other tools to help you understand the benefits of your FSA:

- Health and Dependent Care FSA Worksheet
- Eligible and ineligible expenses
- How to use your debit card
- How to get a reimbursement

Log on to **Discovery Benefits** and learn how to maximize your FSA.

Call Discovery Benefits toll-free customer service 24/7: **1-866-451-3399** with questions about your FSA.

## FILING A CLAIM FOR REIMBURSEMENT

Plan members can be reimbursed from Discovery Benefits for eligible expenses in three ways:

ONLINE	FAX	MAIL
Enter your claim information online.	Download, print and complete the Discovery Benefits Reimbursement Request form.	Download, print and complete the Discovery Benefits Reimbursement Request form.
Upload your receipt.		
Your reimbursement will be processed once your information is received.	Fax the Reimbursement Request form along with your receipts to fax number 1-866-451-3245.	Mail the Reimbursement Request form along with your receipts to:  <b>Discovery Benefits P.O. Box 2926 Fargo, ND 58108-2926</b>