



MY 2024 FLEXIBLE SPENDING ACCOUNT

Group Name:	City of Merced
Plan Year Dates:	January 1, 2024 – December 31, 2024
Flexible Spending Account Limit:	\$3,200
Dependent Care Account Limit:	\$5,000 <i>(unused funds will be forfeited at the end of the Plan Year)</i>
Filing Deadline:	You have until March 30, 2025 to submit claims for services incurred from January 1, 2024 through December 31, 2024

My SmartCare Access

BCC's My SmartCare is your personal FSA management tool, available as a mobile app and online portal enabling you to freely and securely access your FSA 24/7/365. My SmartCare features real-time account balances, claims tracking, electronic claims submission, transaction history, push notifications via text or e-mail, contribution calculators, educational resources, FAQs and much more!

The My SmartCare mobile app is available for free from your iOS or Android device app store by searching 'BCC SmartCare' and installing the app. The My SmartCare online portal is available by visiting <https://www.mywealthcareonline.com/bccsmartcare/>. You can register from either platform and will be walked through a series of registration questions followed by a secure authentication process to validate you as a user. **Use your Social Security Number as your Employee ID and your FSA Benefits Debit Card number as your Registration ID.** Once registered, both platforms utilize the same log in credentials for your convenience.

Benefits Debit Card

Your FSA benefits debit card allows you to swipe for payment at the point of service. Your card can be used at all eligible locations wherever MasterCard® is accepted. You should not throw away your card at the end of a Plan year, as it remains active for future Plan years until the expiration date is reached.

If your card is lost or stolen, you should report the occurrence and order a new card in My SmartCare (or by calling BCC's Customer Service Center). Additional benefit debit cards are available for eligible dependents age 18 or older by completing the Additional Benefits Debit Card Request Form available from your HR Department and following the submission instructions on the form.

Fast & Easy Claims Processing

If you do not use your benefits debit card at the point of service, for the fastest reimbursement and trackable progress of claims, submit through My SmartCare. This can be done through the My SmartCare mobile app or My SmartCare Online Portal.

Claims can also be submitted through the following methods:

Mail:	Fax:	E-Mail:	Download:
Benefit Coordinators Corporation, Attn: FSA Two Robinson Plaza, Ste. 200 Pittsburgh, PA 15205	412-276-7185	fsa-claims@benxcel.com <i>PDF files only</i> <i>Attachments cannot exceed 5MB</i>	https://secure.benxcel.com

When submitting a claim through any method, always include all claim documentation (checks and credit card receipts are not recognized as valid receipts by the IRS). It's imperative that you sign the reimbursement form to avoid a denied request.

Direct Deposit

Your FSA reimbursements can be deposited directly into your checking or savings account with each transaction being reflected on the Explanation of Benefits. This optional feature is available by selecting and completing the direct deposit payment method in My SmartCare or by completing the authorization form available from your HR Department and following the submission instructions on the form.

Customer Service

BCC's call center is comprised of knowledgeable, licensed agents that are ready to answer your FSA questions. Call us toll-free at 800-685-6100. Agents are available Monday – Thursday from 5:00am – 5:00pm PT and Friday from 5:00am – 3:00pm PT.

