NEW MEXICO TECH
SCIENCE • ENGINEERING • RESEARCH UNIVERSITY

New Mexico Tech 2027 Benefits Information: Flexible Spending, and Additional Employee Benefits

Presented by
EASI GOV

What is Flexible Spending?

Flexible spending allow employees to set aside money for eligible expenses prior to taxes being withheld

- Health Care Flexible Spending Account (FSA)– covers eligible health care expenses.
- Child Care FSA– covers daycare expense for eligible dependents
- Plan Year 01/01/2027-12/31/2027

Deductions are taken from your paycheck before taxes are withheld, reducing your withholding and saving you money

Plan	Minimum	Maximum
Health Care FSA 2027*	$130	$3,400
Child Care FSA 2027*	$130	$7,500 filing jointly/single $3,750 married filing separately

*Subject to Change by IRS announcement

Use It Or Lose It!

- FSA Health and Child Care funds are 'Use it or Lose it' pre-tax deductions, and any unused funds are returned to your employer at the end of the plan year; **They are not refunded.**
- Carefully consider your Health and Child Care elections so that you do not allocate funds that you will not use.
- Plan Year 01/01/2027-12/31/2027 for Health Care and Child Care FSA.
- Grace Period through 03/15/2028: eligible expenses incurred during the grace period can be paid with remaining 2027 funds. Any funds left after the grace period are forfeited.

Health Care FSA Expenses

Eligible Expenses

- Services Covered by Insurance
- Non-cosmetic dental expenses
- Vision care expenses
- Prescriptions
- **Some** OTC (Over the Counter) medications eligible without LMN (Letter of Medical Necessity)

Ineligible Expenses

- Expenses that aren't medically necessary
- Expenses that have not yet been incurred
- Expenses incurred before plan enrollment

Eligible Dependents

- Spouse
- Children under 26

Ineligible Dependents

- Domestic partners
- Domestic Partners children

***Expenses will be reviewed for eligibility. Claims may require a receipt or Explanation of Benefits (EOB) that shows your name, medical provider, the date, the amount, and what service was received.**

Child Care FSA Expenses

Eligible Expenses

- Before/After School Care
- Daycare
- Senior Daycare
- Summer Camp
- Late pick-up fees
- Registration fees*
- Application fees*

***Not reimbursable until care has been provided**

Ineligible Expenses

- Expenses paid to child's parent or a child under the age of 19
- Overnight Camps
- Instructional or sport camps
- Late payment fees
- Educational Expenses

Eligible Dependents

- Dependent Children under the age of 13

Ineligible Dependents

- Domestic Partner Children

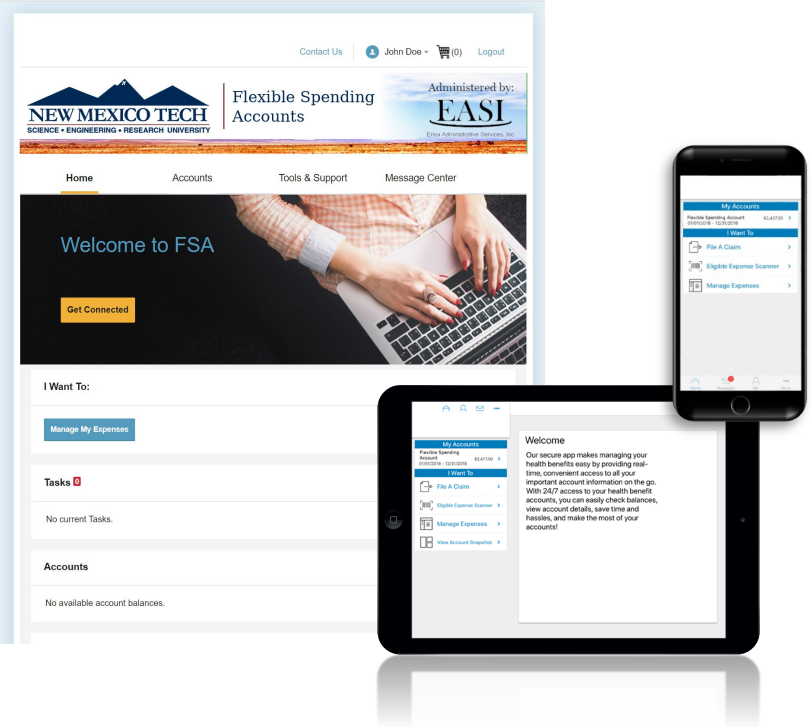
Enrollment Rules

- **Health Care FSA**
  - Enroll during open enrollment, within 31 days of hire date, or Qualifying Event. **Must re-enroll annually.**
- **Child Care FSA**
  - Enroll during open enrollment, within 31 days of hire, or Qualifying Event. **Must re-enroll annually**.
- Open Enrollment for New Mexico Tech employees is November 1st, 2026 to November 30th, 2026.
- The enrollment form will be available November 1, 2026 through the EASI Gov participant portal and from your human resources representative.
- To enroll, log in at www.erisa-trust.com, choose “Portal Login,” and follow the enrollment instructions.

The FSA Debit Card

- Provided for Health and Child Care
- Two cards initially
- Additional cards cost $10.00
- Allows you to pay for qualified expenses directly from your FSA at time of service
  - **May still require additional documentation after purchase**
  - Keep detailed receipts and EOBs for **all** debit card purchase for claims submission

Where to Manage your FSA



- Access your account online using your desktop or our mobile app
  - You can visit Erisa Trust directly for the PC version of the app at https://www.erisa-trust.com and choose "Portal Login"
  - To find the mobile app, search "BenefitsbyET" in the Android App Store or Apple App store
- Submit claims and upload receipts using the mobile app, or from your desktop
- You can view your account and update your own contact information
- Add your bank account to setup direct deposit of reimbursements and repayments

Questions? Call 1-855-618-1800 or email FSA@easitpa.com

Documentation Requirements

FSA Health Requirements

- Detailed Receipt
- Letter of Medical Necessity
- Explanation of Benefits

Child Care Requirements

- Detailed Receipt
- Proof of eligible expense
- Tax ID information on the documentation
- Period of the service provided

Verifying the service or purchase is FSA eligible before paying, and asking for detailed receipts are the best methods for managing your claims

Paper Claim Submission

- Access the paper forms through your portal or by contacting EASI Gov
- Receipts, EOBs and letters of medical necessity are still required

- Email: FSA@easitpa.com
- Fax: (505) 244-6009
- Phone: (505) 618-1800
- Mail:

Flexible Spending Accounts

Erisa Administrative Services, Inc.

1200 San Pedro Dr. NE

Albuquerque, NM 87110

Remember: submitting a claim via the mobile app is the fastest route to reimbursement. Use the mobile app whenever possible.

Common FSA Questions

- **What documentation is required when submitting a claim?**

  The IRS requires the following: the name of person who received the service, the date of service, the cost, the providers information, and what services were rendered. This can usually be confirmed with the explanation of benefits and a detailed receipt.

- **What are the best practices when submitting a claim?**

  Ask for detailed receipts from the provider. Hold on to all paperwork pertinent to amounts paid.

- **Why has my FSA card been suspended?**

  The most common cause for suspension is missing supporting documentation. If supporting documentation has not been received within 30 days of an accrued expense, the relevant FSA account will be suspended. The account will stay suspended until documentation or repayment is rendered.

- **Why is it important to use and check the portal and /or phone app?**

  Communication about claims, updates for the plan year, and other notices are sent through the portal and mobile app.

Common FSA Questions Continued

- **Why do I have to submit documentation?**

  The FSA plan is a pretax benefit, with specific IRS regulations. The user of the benefit must provide documentation to substantiate that the purchase is FSA eligible.

- **What is the time frame I have to submit my documentation?**

  30 Days from the date the claim is processed. Two receipt request are sent after 10 and 20 days respectively. If a receipt has not been received by 30 days, an overdue notice will be sent out and the benefit will be suspended until documentation or repayment is provided.

- **Why can't I cover my Domestic Partner, we have lived together X years?**

  NM is not a common law marriage state. Domestic partners are not recognized as legal dependents. Eligible FSA users are the employee, their spouse, and children age 26 and under.

Universal Child Care

- Effective Nov 1st
- Provide affordable, quality care to every family
- Benefits:
  - Subsidized childcare costs for eligible families
  - No copayments currently, with at here-month notice before reinstatement
  - Support for providers for recognition and recourses
- How to Apply:
  - At https://eligibility.ececd.nm.gov
  - Phone: 1-800-832-1321
  - At a local Child Care Provider office that participates, which can locate through Nm Early Childhood's website.

New Mexico
Early Childhood
Education & Care Department

Thank You!

FOR QUESTIONS OR ASSISTANCE CALL 1-855-618-1800 OR EMAIL FSA@EASITPA.COM