HEALTH CARE AND DEPENDENT CARE REIMBURSEMENT ACCOUNTS

Flexible Spending Accounts (FSA’s) can be an essential part of our overall benefits program. An FSA is a simple and convenient solution for paying out-of-pocket Health Care and Dependent Care expenses with pre-tax dollars. An FSA can be used for healthcare costs such as doctor co-pays, eyeglasses, contact lenses, orthodontics, certain over-the-counter products, prescriptions, and much more. By setting aside healthcare and/or dependent care funds pre-tax, you can increase your savings and ultimately your spending power. The amount you elect will be deducted from your paycheck in equal installments throughout the plan year before any federal or state income taxes are taken. You can elect an FSA through University of Maine System even if you are not on University of Maine System’s medical or dental plan. You can include expenses for your spouse; your children up through the age of 26, as long as they do not turn 27 within the tax year; and any adult tax eligible dependents.

EBPA (Employee Benefit Plan Administration) is University of Maine System’s FSA administrator. FSA participants will receive an EBPA Benefits Card which can be used for your Health Care and Dependent Care Reimbursement Account claims. This card makes using your FSA dollars simple and easy. It will deduct each payment directly from your FSA account. It is fast, convenient, secure, and simple to use.

Annual Health Care Reimbursement Maximum: $2,500
Annual Dependent Care Reimbursement Maximum: $5,000

Reminder:
OTC drugs and medicines, with the exception of insulin, are considered ineligible unless you have a prescription from your physician. The EBPA Benefits Card can be used for prescribed OTC drugs and medicines as long as the prescription is presented to the pharmacist or the mail order/web-based vendor that dispenses the medication. Your EBPA Benefits Card can continue to be used for allowable OTC medical supplies and equipment. An updated OTC listing is available online.

Mobile Alerts and App: Check EBPA’s website for information regarding EBPA’s FSA Mobile Alerts and App.

Submit Claims Online:
Claims and Reimbursement may now be submitted directly into EBPA’s Benefit Card System. Instructions can be found online below the FSA claims systems login.

FSA Claims can also be electronically transmitted through EBPA’s Secure Document Submission Portal at: https://secure.ebpabenefits.com

How to Contact EBPA Customer Service:
• Call our toll-free Customer Service number available from 8:00 am until 7:00 pm ET: 1-888-678-3457
• Use our website to contact us at www.ebpabenefits.com
• Email EBPA’s FSA Customer Service Department at: fsa@ebpabenefits.com

How to Access EBPA’s Flexible Spending Account Information Network:
• Visit www.ebpabenefits.com
• Click on “Sign In” under Member Access
• Enter your employer “University of Maine System”
• Select “Flexible Spending Accounts”
• First-time Users will need to create an account on the EBPA WealthCare Portal
• Click on Register (upper right hand corner)

Complete the Registration information. You will only register and create an account one time.
• Employee ID = 88 followed by your UMS Employee ID (i.e. 880019999)
• Registration ID: click drop down, Select card number and enter card number

EBPA’s Flexible Spending Account Information page will allow you to:
• Review and print general FSA and Benefits Card information
• Print forms and worksheets
• View contact info and email our FSA Customer Service Unit
• Login to access your personal reimbursement accounts

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