

IMPROVING YOUR BENEFIT EXPERIENCE

MATCH-E-BE-NASH-SHE-WISH
BAND OF POTTAWATOMI INDIANS



BENEFIT PROGRAM GUIDE
REVISED MAY 2023

TRIBAL MEMBER BENEFITS PROGRAM

BENEFIT ELIGIBILITY

Any enrolled Adult Tribal Citizen (Age 18 and above) of the Match-E-Be-Nash-She-Wish Band of Pottawatomi Indians shall be eligible to participate in the Tribal Member Benefits Program (TMBP) upon completion of all eligibility requirements.

Tribal Citizens later becoming eligible during the Plan Year will be allowed to begin participation in the Program on the first of the month following their eligibility. Verification of eligible Citizens will be made on the 20th day of every month prior to the next month of payment.

Only participating Tribal Citizens and their Qualified Non-Member dependents are eligible to use the benefits provided under the Program. Qualified Non-Members are defined as a spouse, certified domestic partner [as in accordance with Tribal law], parent, legal guardian or dependent of a Tribal Citizen and must be listed on the Citizen's Qualified Member/Nonmember Designation Form.



NEED HELP? CALL US.

Tribal Member Benefits Department

2872 Mission Drive
Shelbyville, MI 49344

ph: 269-397-1780

fx: 269-509-0336

e: TMB@gltnsn.gov

e: TribalMemberBenefitseglt-nsn.gov

Mon-Fri 8:00 am - 5:00 pm EST

FSA TPA - Tribal Benefits

PO Box 1210
Atmore, AL 36504

ph: 844-969-8777

fx: 855-673-6710

e: customerservice@fsatpa.com

Mon-Fri 8:30 am - 4:30 pm CST

PROGRAM HIGHLIGHTS

Participants will receive \$2,000 per month to be used for eligible expenses under the Tribal Member Benefits Program. Benefits will be subject to established guidelines but will continue to serve as a tax-exempt assistance in addressing the needs of the Tribe. Benefits are subject to program availability.

By activating your FSA TPA debit card, you--the Tribal Citizen--agree to the Terms and Conditions of the Program. It is the Participant's responsibility to understand the Program and abide by the guidelines set forth within the Tribe's General Welfare Ordinance and Program Guide.



BENEFIT BASICS

AVAILABLE BENEFITS

Participating Tribal Citizens and their qualified non-members will have the opportunity to utilize the Program for the following types of eligible benefits. Any unused benefits will roll forward from month to month and into the next plan year.

As a reminder, the FSA TPA debit card may only be used with compatible Health, Utility, Education, Childcare, and limited Rental [Housing] Providers.



HEALTH BENEFITS

FSA TPA Debit Card

Eligible expenses include:

- Non-cosmetic medical, pharmacy, dental, vision and hearing expenses--such as **copays, coinsurance, deductibles**, etc.
- Medical, dental, vision and hearing insurance premiums--*excluding premiums paid pre-tax through an Employer or Group-sponsored Section 125 health plan*
- Prescription drugs
- Behavioral health care
- Physical therapy
- Medical equipment--such as a walker, wheelchair, crutches, etc.
- Chiropractor
- Lab Fees
- Braces or dentures
- Eyeglasses and/or contact lenses
- Laser eye surgery
- Hearing aids
- Prenatal care
- Breast pump and supplies
- Qualified over-the-counter items and feminine care products
- Smoking cessation
- Gym membership--with a doctor's prescription only
- Long-term care premiums and services
- Assisted living or skilled nursing facilities

For a full list of eligible items, please review IRS Section 139D(a)(1) and 139E subject to IRS Publication 502 (<https://www.irs.gov/pub/irs-pdf/p502.pdf>). Note that the Tribe reserves the right to limit the eligibility of any item(s) included within Section 139D and 139E and/or may require pre-approval by the Plan Administrator.

NUTRITION BENEFIT

Monthly Reimbursement

The Tribe allows for a nutritional benefit of up to \$500 per month drawn from the Citizen's benefit account balance. Please note the nutritional benefit for the Tribal Household will be limited to **ONE** batched reimbursement claim per month. Distributions will be based on your current available account balance. This allowance does not accrue in the event a participant does not seek or receive reimbursement in a given month. Eligible nutrition expenses follow the Federal SNAP Program Guidelines to include:

- Bread and cereals
- Fruits and vegetables
- Meats, fish, and poultry
- Dairy products
- Non-alcoholic beverages
- Seeds and plants which produce food for household

Ineligible expenses Include:

- Beer, wine, liquor, cigarettes, or tobacco
- Food that will be eaten in the store
- Hot foods, including dine-in or carry-out meals from a grocer or restaurant
- Any non-food items such as pet foods, soaps, and paper products, or household supplies

CHILD CARE BENEFIT

FSA TPA Debit Card- Eligible child care services include:

- Care for Qualified Non-Members (Ages 12 and under)
- Care for a spouse/relative that is not physically or mentally able to care for him/herself

CULTURAL & RELIGIOUS BENEFIT

Reimbursement

Single purchases over \$2000 will require approval from the Tribal Member Benefits Department.

Eligible cultural expenses include those related to:

- Food sovereignty, such as ricing, animal trapping, gardening, fishing (outboard motors not allowable), hunting (firearms not allowable), sugarbush, pest control and prevention, and other miscellaneous supplies, pots, pans and other miscellaneous supplies, and items related to food sovereignty.
- Ceremonies, such as pow-wows, round dances, teachings, workshops, registration fees, class fees, loose tobacco, and other miscellaneous supplies, equipment and apparel items
- Craftings, such as beading and quill work, drum making, basket making, regalia, snowsnake and other miscellaneous supplies, equipment, and apparel related to Crafting.
 - a. Sewing Machinery up to \$1,000 per item each plan year.
- Camp meeting supplies and equipment
- Mileage (\$0.655/mile) when related to Food Sovereignty, Ceremonies, or Camp Meetings
- Hotel stays (\$300/night) when related to Food Sovereignty, Ceremonies, or Camp Meetings
- Camp Site Fees when related to Food Sovereignty, Ceremonies, or Camp Meetings
- Remote Connection Device- Up to one device per qualified user on the Qualified User Member non/Member Form and must have 3 participation points for purchase to be reimbursable.
 - a. Tablets up to \$500 each
 - b. Laptops up to \$1000 each

UTILITY BENEFIT

FSA TPA Debit Card

Eligible expenses must be related to a Participant's **primary residence** only. Eligible services include:

- Electricity
- Natural gas and propane
- Wood for pellet stove
- Water
- Sewer and waste (trash services)
- Telephone services and equipment, excluding accessories (landline and/or cellular)
- Internet services
- Cable or satellite services
- Backup generators--*reimbursement only*

The Tribe has defined primary residence, for use under the Program, as the home domicile physically occupied by the owner (Tribal Citizen) for the major portion of the year and the address of record for such activities as Federal income tax reporting, voter registration, occupational licensing, and other.

HOUSING BENEFIT

Reimbursement or Provider Payment

Only Participants residing in rental properties where debit cards are an acceptable form of payment may utilize the FSA TPA debit card.

All eligible expenses and services must be for a Participant's **primary residence** only, including:

- Mortgage or rent payments
- Down payment or security deposit
- Home equity loan or second mortgage--*where the primary residence of record is the collateral property*
- Private Mortgage Insurance (PMI)
- Homeowners' or renters' insurance, including deductibles
- Homeowners' association dues
- Property taxes
- Pest control
- Home rehabilitation, repair, or remediation, including demolition
- Handicap improvements
- Improvements for crime prevention--including home security systems
- Heating and/or cooling systems
- Roof repair or replacement
- Flooring
- Painting
- Plumbing, including sewage and septic systems
- Site improvements and utility connection
- Solar or energy-related improvements
- Appliances, including refrigerator, stove, dishwasher, microwave, window or portable air conditioner units, washer, dryer, water softener, humidifier, dehumidifier, deep freezer, portable generator, air purifier
 - Reimbursement for any 1 appliance capped at \$1,500 per plan year
 - Reimbursement limited to 1 appliance per one year

Routine Lawn Maintenance- Reimbursement or Provider Payment. Capped at \$5,000 per plan year. Eligible expenses include:

- Lawn clean-up
- Mowing
- Weeding, to include weed whacking
- Fertilizing
- Patch or otherwise take care of trouble spots
- Supplies or materials needed for routine lawn maintenance
- Snow Removal
- Salting

Small Equipment or Tools - Reimbursement Only- capped at \$5000 per item per plan year.

- Push Lawn Mower
- Riding Lawn Mower and/or lawn tractor
- Weed Whacker
- Leaf Blower
- Edger
- Snowblower
- Chainsaw

TRANSPORTATION BENEFIT

Basic Transportation Assistance

- Assistance payments for actual costs incurred by a Program Participant to pay transportation costs such as rental cars, substantiated mileage, and fares for bus, taxi, and public transportation between the Match-E-Be-Nash-She-Wish Reservation or primary residence to a service area that provides essential services to the public, including but not limited to medical facilities and grocery stores.

Vehicle Repair and Maintenance Reimbursement or Provider Payment

- Intent is to only fund the repair costs that are necessary for the safe operation of the vehicle.
- No modifications to the original vehicle specification will be permitted unless the modification is to accommodate a disability, or they are required to maintain the safe operation of the vehicle's current specifications.
- Vehicle repair or maintenance costs must be for a vehicle used by a Qualified Member/Non-Member.
- An Itemized statement of the repairs and/or maintenance costs must be provided.
- Vehicle repairs that are not completed by a mechanic or repair facility are only eligible for the cost of the replacement part/supplies. May not exceed \$500.00 annually.
- Vehicle costs include all common repairs for the safe operation and use of the vehicle. Examples of vehicle repairs include:
 - The repair or replacement of the frames and bodies, engines, transmissions, power trains, body and fender repair, etc.
- Examples of required maintenance costs may include:
 - manufacturer-recommended inspections, maintenance, and services such as oil changes; transmission services; replacement of air filters & cabin air filter; brake service (pads, discs, rotors, fluid); tire inspections/repairs/replacements; radiator services & coolant replacement, replacement of auto parts & fluids (battery/wipers/bulbs/belts/spark plugs) and other similar services.

TRANSPORTATION BENEFIT

Vehicle Down Payment or Purchase Reimbursement or Provider Payment

- **Criteria include:**
 - **Vehicle must be titled in the name of the Qualified Member/Non-Member**
 - **May utilize both the monthly loan repayment and the down payment assistance.**
 - Must have the available balance to fulfill the amount requested.
 - Loan repayments not to exceed \$550.00 per month.
 - Down payment assistance for a vehicle not to exceed \$15,000.00 once every plan year.
 - Payments for vehicle insurance, license plate purchase, renewal tags

EDUCATION BENEFIT

FSA TPA Debit Card (*tuition only*), Reimbursement or Provider Payment

Eligible education expenses include tuition payments, room and board, school supplies, tutors, counseling and training, and transportation to and from:

- Preschool; K-12
- College or University
- Online Education
- Vocational or Technical Education
- Continuing, Adult or Alternative Education

Only eligible tuition payments may be made using the FSA TMBP debit card.

Please note that unlike tuition payments, school supplies **will NOT be accessible on the FSA TMBP debit card**. All school supply purchases will be issued on a reimbursement *only* basis.

ELDER & DISABLED BENEFIT

Reimbursement

Eligible Tribal Citizens (Age 50 and above) and those mentally or physically disabled as defined under the Tribe's Disability Supplemental Income Policy shall be eligible to receive the following extended benefits:

- Lawn care services, snowplow/shovel services, moving services, home cleaning services, meals through home-delivered meal programs, community centers or similar facilities, home care assistance, local transportation assistance, handicap improvements, cleaning services

Elder Supplemental Income

In addition to the benefits as mentioned above, eligible Elder and/or Disabled Tribal Citizens will receive a supplemental income stipend in the amount of \$2,600 per month. The monthly stipend will also be considered a tax-free benefit and will be distributed the 15th of every month via direct deposit or check.



ACCESSING YOUR BENEFITS

FSA TPA DEBIT CARD

Existing participants will be able to use their **current** FSA TPA debit card until the expiration date listed on the card. New participants will receive ONE debit card to be used with *most* health, utility, education, and childcare providers. The FSA TPA debit card will be mailed in a plain white envelope to the enrollment address on file. To activate your card, call 844-969-8777.

When you have eligible expenses at a business that accepts MasterCard, select "Credit" and use your card for payment. The amount of eligible purchases will be deducted directly from your Tribal Benefit account.

The FSA TPA debit card may only be used with compatible Health, Utility, Education, Childcare, and limited Rental [Housing] Providers.

Debit Card Substantiation

It is important to remember to save your receipts as the Tribe may request to validate your debit card purchase at any time.

If you receive a notice to provide your receipt for a specified transaction, you will be given 60 days from the date of the transaction to provide supporting documentation. If no information is received or is insufficient to validate the purchase/service, the transaction will be deemed ineligible and your debit card will be deactivated until resolved.

PROVIDER PAYMENTS

A provider payment is similar to auto-pay and can be established for any **fixed** payment amount to eligible mortgage, rental, or education providers. Payments are generated as a physical check and mailed 10 days prior to the selected due date. Due dates are available for the **1st** or **15th** of the month and may be made on a recurring *monthly* or *one-time* basis.

To set up a recurring payment(s) to your service provider(s), complete the **Provider Payment Authorization Form** and attach all billing information as directed.

Please note all documentation must be submitted to your Tribal Representative 15 days prior to the selected due date.

Neither FSA TPA nor the Tribe is responsible for late, lost, or misapplied payments.

CLAIM REIMBURSEMENT

Claim reimbursements may be used for eligible out-of-pocket expenses incurred during the current plan year. When submitting a claim, Participants must include a completed **Claim Reimbursement Form** along with the following documents to validate the **amount** of the service/purchase, **service** or **item** description, **date** of service/purchase, and service **provider** or **merchant** name:

- **Completed Claim Form**
- **Copy of Billing Statement or Contract**
- **Proof of Payment**

Examples of Billing Statements may include an invoice, bill of sale, or copy of a lease agreement.

Claims will be reviewed and approved, pending, or denied based on the documentation provided. If a claim is pending or denied, a letter or email will be sent to the address of record based on the Participant's notification preferences. The letter will advise the Participant to provide additional information to validate the claim for processing.

Reimbursement distributions will be based on your available balance under the program. Any approved claim exceeding the current balance will be *pending* until new funds are available.

Participants may check the status of a claim any time by logging into www.fsatpa.com.

There are several easy and convenient ways to upload or submit a claim:

- 1) Online at fsatpa.com**
Visit fsatpa.com to log in and submit a claim under your Participant portal.
- 2) Mobile App**
Download the **FSA TPA Benefits** app from your Apple or Google Play store. Upload your claim as instructed.
- 3) Mail or Fax**
Mail: P.O. Box 1210
Atmore, AL 36504

Fax: (855) 673-6710

Please allow 5-7 business days to process your claim.



All reimbursements will be issued via mailed check unless the Participant elects direct deposit reimbursement. To receive your reimbursement sooner, please complete and return the **Direct Deposit Authorization Form** along with a copy of a voided check or official letter from the financial institution.

HOW TO REGISTER

FSATPA.com is available for you to access your account information at any time. Here you may view your current balance, claims history, upload claims and more!

• VISIT WWW.FSATPA.COM TO REGISTER ONLINE •

VISIT WWW.FSATPA.COM

To create an account or login to your account portal, visit fsatpa.com. Select the "Login" button on the home screen and select "Sign In" for existing accounts or "Register" to create a new account.

DON'T HAVE AN ACCOUNT?

If this is your first time accessing the FSA TPA website, simply follow the instructions above and select **Register** to enter your credentials.

- Username
- Password
- First Name
- Last Name
- Email
- Employee ID (4-Digit Tribal Roll Number)
Preceding zero(s) will be required for all roll numbers 1-999.
Example: Roll number is 25, enter 0025.
- Registration ID (Employer ID--TMB20180915 or Card Number)

Once your credentials have been validated, you will be asked to complete a series of four security questions to be used to authenticate your account.

To provide the most secure protection of your account information, account passwords will expire every 90 days.

VIEW YOUR ACCOUNT PORTAL

Once you have successfully logged into your Tribal Benefits Portal, you will have access to important messages, balance information, transaction history, and claim status. You may elect your notification preferences, upload claims for reimbursement, as well as report a lost, stolen or destroyed debit card. Maximize your TMBP experience and log in online!

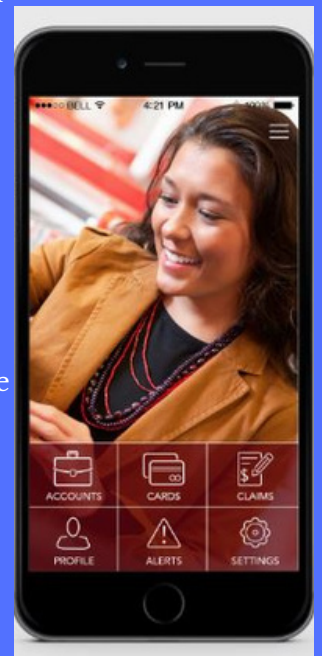
ACCESS AT YOUR FINGERTIPS

Download the FSA TPA Benefits mobile app for quick access to alerts, balance information, claim uploads and more.

Did you know that if you have not created an account online, you can create one by registering on the app?

Usernames and Passwords are the *same* for both online and mobile accounts.

Visit the App Store or Google Play to download today.



ADDITIONAL INFORMATION

DISCLAIMERS

PROVIDER PAYMENTS

Provider payments will be established on a one-time or recurring basis. In order for a payment to generate, **funds must be available in your account at the time of processing.** Payments are processed 15 days prior to the selected due date of the 1st or 15th of the month.

CLAIMS PROCESSING

Please allow 5-7 business days to process your claim.

Receipted items are subject to interpretation by the TPA Claims Processing Department. Any item considered questionable under the Tribe's Program guidelines will be considered ineligible for reimbursement.

If you believe your claim was incorrectly denied, you may file an appeal with the Tribe's Tribal Representative. If the administrator deems your expense(s) as eligible, he/she will re-submit your claim for processing.

MISUSE OF PROGRAM BENEFITS

Any Participant suspected of abuse of the Program will be temporarily suspended until transactions have been verified as eligible. Noncompliance may result in indefinite suspension or termination from the Program. Any monies that are paid by the Tribe as a result of fraud or misrepresentation [by a Participant or Qualified Non-Member] for an ineligible expense will be considered a Tribal Obligation Default by the Participant who accepted the benefit under the Program. The Tribe is authorized to, in accordance with the Title and Guide, take any necessary actions to recover the amount erroneously paid.



FORMS

All program documents including provider payment, direct deposit, and reimbursement forms are available for electronic download at www.fsatpa.com or the Tribe's Tribal Citizen Web Portal. In addition, you may request hard copies of these forms through your Tribal Representative.

FEES

One original debit card will be provided free of charge to all Participants. To report a lost or stolen card, call 844-969-8777 or log on to the online portal or mobile app. A replacement card will be mailed to the address of record, and a fee of **\$5** will be charged back to you, the Participant.

In the event a stop payment must be applied to a previously issued check, a new check will be issued and a fee of **\$32.50** will be charged back to you, the Participant. It is important to keep all of your information up-to-date so as to avoid this issue.

QUALIFIED NON-MEMBERS

The Qualified Member/Non-Member Designation Form is used to verify eligible beneficiaries residing in your household. Only those persons listed on your form will be eligible to utilize benefits under the Program. Please note, any provider payment or claim request submitted for an unauthorized Member/Non-Member name will be denied.

USING THE TMBP TO PAY YOUR BILLS

The TMBP offers a convenient provider payment feature to pay your rent, mortgage, tuition or student loans directly to the service provider. However, you are responsible for the relationship with the service provider. Neither FSA TPA nor the Tribe will be responsible for any late, lost or misapplied payments, including late fees or termination of services. Please remember it is your responsibility to communicate any changes in service or payment information to FSA TPA or your Tribal Representative.

