

Flexible Benefits Guide

Welcome to MGM Benefits Group, Section 125 Plans!

With over 30 years experience in the employee benefits administration, MGM Benefits Group has partnered with your employer to bring you a state of the arts flexible benefits plan.

We've enhanced our website to bring you the best advancements in flex administration. Now you can go to your own participant website to:

- ▶ Create your own account password. You can also re-set your own password in case you forget!
- ▶ File claims online
- ▶ Create your direct deposit accounts
- ▶ Receive emails regarding information required to process your claims
- ▶ Download our Health FSA, Dependent Care FSA claim forms, status change and deposit forms.

We encourage you to review the information in this guide so you can make informed decisions about using the funds in your account for you and your family.

Contact Us:

Benefit counselors are available to assist you from 8 a.m. to 5:30 p.m. Central Standard Time, Monday through Thursday and 8 a.m. to 2:00 p.m. on Fridays.

Mail Claims: MGM Benefits Group
2121 N. Glenville Drive
Richardson, TX 75082

Contact Phone: (800) 833-4028

Fax Claims: (800) 973-3702

Website: www.mgmflex.com

Questions: flexSupport@mgmbenefits.com



Health Care *flexible spending account*

Eligible Health Care Expenses



Partial List of Medically Necessary Items



Non-eligible items

Cosmetic surgery/Procedures
Dietary supplements (*vitamins*)
Electrolysis
Exercise or health club memberships
Insurance premiums
Personal care items
Physical therapy for general well being
Smoking cessation programs
Teeth whitening/Bleaching
Weight reduction (*fees, programs & food*)

Dental Services

Crowns & Bridges
Dentures
Exams/Teeth cleaning
Extractions
Fillings
Implants
Oral surgery
Orthodontia/Braces

Insurance

Co-pays
Deductibles
Medications
Contraceptives
Drugs (*prescriptions*)
Insulin treatment
Over-the-Counter items
Smoking cessation products

Laboratory Fees & Tests

Blood tests & transfusions
Diagnostic tests/health screenings
Lab fees
X-rays

Medical Equipment & Supplies

Ambulance service
Crutches
Guide dog
Hearing aids and batteries

Oxygen equipment
Prosthesis
Wheelchair

Medical Services & Providers

Acupuncture
Anesthetist
Chiropractic care
Hospital services
Immunizations & Vaccinations
Injections and vaccinations
Nursing Services
Physical therapy
Operating room fees
Optometrist/Ophthalmologist fees
Organ transplant
Specialty physicians & surgeons
Sterilization
Surgery
Transportation to medical care
Transplants

Obstetric Services

OB/GYN Exams & treatment
OB/GYN Prepaid Maternity fees

Vision Services

Contact lenses (*corrective*) & supplies
Eye exams
Eyeglasses & Sunglasses (*corrective*)
Laser eye surgery

Some items may require the submission of a Doctor's certification stating the nature of medical condition and required treatment

Participant Portal *website account*

Website Access

Our new MGM Flex system offers participants the ability to manage their own account information. On our new site, you can:

- ▶ Create your own password
- ▶ Access your account information by provider name, date and amount
- ▶ File your claims online
- ▶ Create your own direct deposit accounts

Once your enrollment in the Section 125 has been processed, you will receive an enrollment confirmation, along with an attached document entitled "Next Steps". Download this document from your email for instructions on setting up your participant portal and to access account options.

Follow these steps to create your Participant Portal:

1. Open your web browser (e.g. MS Explorer) and go to the following website:

<http://MGMFlex.com>

2. Click on the participants Login. Both the username and password were sent to you via email with your enrollment confirmation.
3. The login for your username is:
 - ▶ The first initial of your first name
 - ▶ Your last name
 - ▶ The last 4 digits of your social security number

Example username: jdoe9999
(Be sure and not use spaces or commas)

4. The password is your last name and the last four digits of your social security number
Example password: doe9999

You will be prompted to create your own password (6 to 20 upper and lower characters with at least one number). If you forget or lose your password, you will need to reset it through the system. Please *be sure to record your password as MGM does not have access. If your password is lost or forgotten, you will need to re-set it on your participant portal.*