

HR/CMS User Group

March 8, 2023



OFFICE OF THE COMPTROLLER
COMMONWEALTH OF MASSACHUSETTS



Welcome

- ★ Chat function is disabled
- ★ Mute function is enabled
- ★ Closed Captioning is on
- ★ Q&A
- ★ Recorded

Agenda

I. Welcome

I. Remarks – William McNamara, Comptroller

II. Calendar Year-End Review

III. Metro Credit Union – What’s New?

IV. HR/CMS Announcements

V. Empower Retirement – SMART Plan

VI. Benefit Strategies – Qualified Transportation

VII. Total Administrative Services Corp. – FSA/DCAP

VIII. Fiscal Year Close/Open

Opening Remarks

Comptroller William McNamara

Calendar Year-End Review

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2022 Tax Reporting

★ **116,567 Total W-2s**

★ **49,358 Electronic W-2s**

★ **67,209 Mailed W-2s**

★ **83,161 Total 1095-Cs**

★ **19,999 Electronic 1095-Cs**

★ **63,162 Mailed 1095-Cs**

★ **99.04% Offered**

Lessons Learned

- ★ All employees must have a home address listed in HR/CMS
- ★ The IRS will reject any W-2 submitted with an invalid or incomplete address
- ★ Address Confidentiality Program 1-866-SAFE-ADD (866-723-3233)
- ★ Provides relocation assistance and confidential addresses
- ★ Statewide Payroll Team will email departments quarterly with any addresses which require updating

Lessons Learned

- ★ Name changes after December 31, but before W-2s are created will cause the W-2 not to generate
- ★ Statewide Payroll Team used correction mode to update the effective date to before 12/31/2022
- ★ If you have a question about a change, request an audit using HR/CMS Payroll in ServiceNow

Metro Credit Union

Mary Holland



*The credit union for
Massachusetts State Employees*



March 2023 Updates



2022 COMMUNITY IMPACT REPORT

Highlights



**Boston Business Journal 2022
Corporate Citizenship Award**
Metro recognized for charitable contributions.

\$192,000

**In charitable donations
and sponsorships!**



**Outstanding Community
Reinvestment Act Rating**

*Metro was awarded an outstanding rating for
reinvesting in our communities.*



Community Lending



Metro's year-end loan-to-share ratio was **114.1%** demonstrating that Metro gives back to our membership in the form of loans.

Metro partnered with Second Chance Cars (SCCARs) and provided **37** loans for **\$33,300.**



Metro granted **11** loans totaling **\$43M** in community development lending which includes affordable housing for those with low and moderate incomes.

Metro's innovative and flexible consumer financing enabled **1,090** loans totaling **\$15.11M** to individuals who might not otherwise have qualified for a loan.



Metro provided 86 Credit Builder loans totaling **\$82,381** to help members establish or improve their credit score.

Metro provided **\$82M** in mortgages to first time homebuyers through products like our Home Possible and HomeReady mortgages.





Partnership Highlights



Metro's Matched Savings Program Partners had **454** Matched Savings participants. These participants saved over **\$380,639**.

Some of our Matched Savings Partners include:

- BreakTime
- Boston Saves
- Inversant
- The MIDAS Collaborative
- Heading Home
- EMPATH
- LaVida



\$24K

raised during Metro's sponsorship of the 11th annual Celebrate Literacy Day Celebration.



\$13K

awarded in scholarships to local High School seniors.



30

Food baskets delivered to the West Medford Community Center as part of Metro's Thanksgiving food drive.



75

local children received holiday gifts donated by Metro employees.



183

community and Metro@Work seminars presented.



9,058

Everfi Digital Learning program users.



75

community boards & committees with management involvement by Metro employees.



460

individuals enrolled in Metro's nationally certified Bank On Safeguard Checking Account.



CD Rates are Still High

12 Month
Special 4.50%

13 Month
Special 4.55%

15 Month
Special 4.60%

18 Month
Special 4.65%

24 Month Special
5.00%

**Minimum to Open
\$500.00**



Scholarships

<https://www.metrocu.org/scholarships#metro-scholarship-program>

2023 Metro Credit Union Scholarship Program

Are you looking to further your education? Metro Credit Union is offering nineteen (19) \$1,000.00 scholarships to deserving students!

Eligibility:

- ✔ Be a high school senior at the time of application
- ✔ Be dependent* children of Metro Credit Union members, or members themselves, who have a minimum of six months membership with the credit union as of the application deadline date.
- ✔ Plan to enroll for the first time in full-time undergraduate study at an accredited two- or four-year college, university or vocational-technical school for the entire upcoming academic year
- ✔ Have a minimum grade point average of 3.0 on a 4.0 scale (or its equivalent)



Deadline: April 18, 2023 @ 4:00 PM EST

Apply Now!



Student Loans

<https://www.metrocu.org/education-loans>

EDUCATION LOANS

Flexible funding for college.

Metro Credit Union is proud to partner with *Credit Union Student Choice* to offer our members a valuable student lending solution!





Mary is Retiring! 🥲

Your Interim Point of Contact:



Theresa Palmer, CCUFC
VP Business Development
TPalmer@MetroCU.org
877.MY.METRO ext. 7649

HR/CMS Announcements

HR/CMS Upgrade

- ★ Gender Identity
- ★ Preferred Name
- ★ Disability
- ★ Fluid Job/Position
- ★ M-4 (Massachusetts State Withholding form)

Upcoming COLA Increases

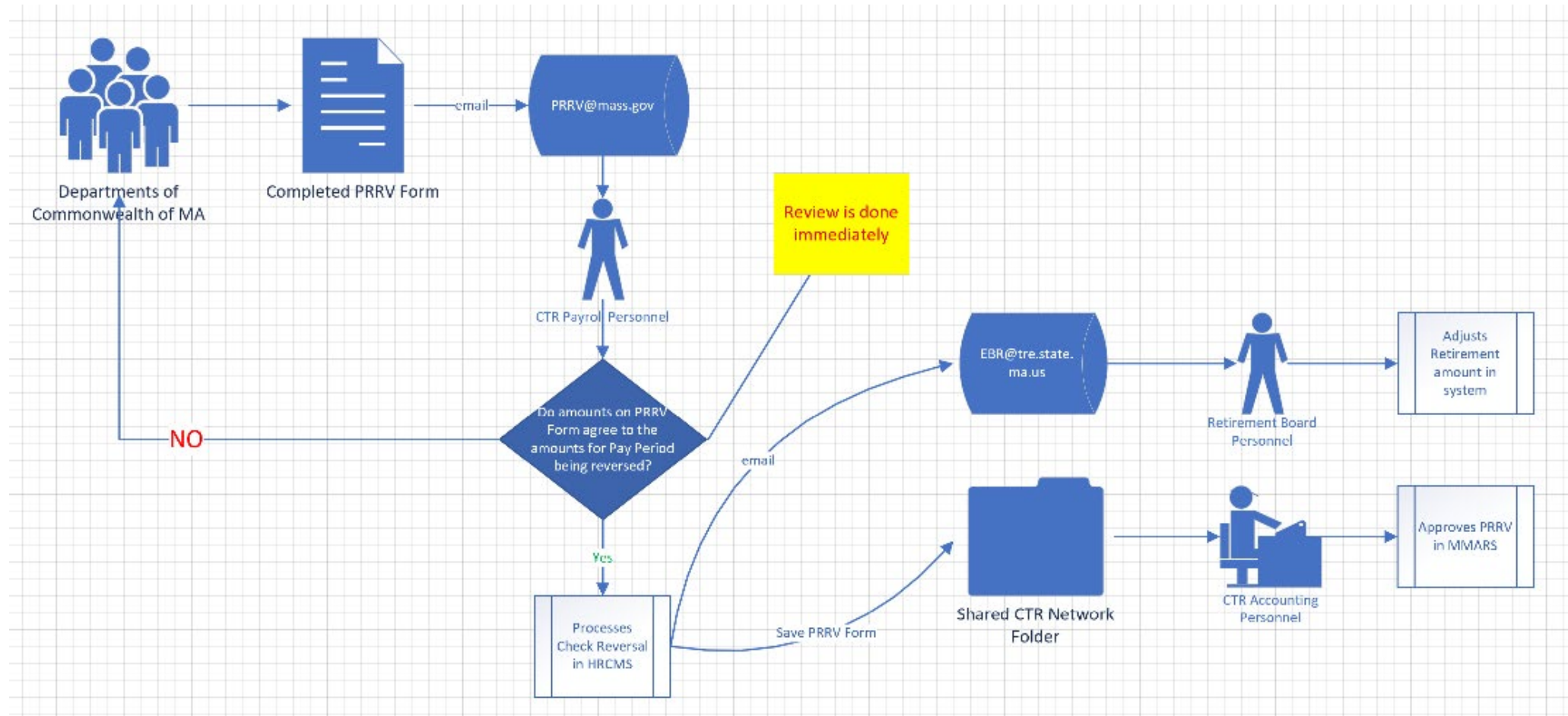
- ★ If departments have upcoming COLA increases that need to be loaded in HR/CMS, notify CTR or HRD as soon as possible
- ★ Executive agencies work with HRD
- ★ Non-executive agencies work with CTR



PRRV Process Update

- ★ Completed PRRV forms are sent to PRRV@mass.gov
- ★ Form is reviewed within 48 hours by CTR Statewide Payroll Team
- ★ Necessary corrections are communicated to the department
- ★ Corrections are emailed back to PRRV@mass.gov
- ★ Check reversals are completed in HR/CMS
- ★ Statewide Payroll Team notifies State Retirement Board and CTR Accounting Team

PRRV Process Update



Future Dated Transactions

- ★ **Core users should be very careful when future dating job transactions in HR/CMS as some may cause issues in the system or downstream**
- ★ **Best practice is to process transactions in the effective pay period to prevent any unforeseen issues if the action is cancelled**

Future Dated Transactions

Action	Future Date	Impact	Correction Mode
New Hire	Ok	If the employee does not start, user should terminate on the same effective date, next sequence with reason Hire Did Not Start	Not Eligible
Rehire	Ok	Same as Hire	Not Eligible
Time Reporter Data	Ok	Should be Sunday start of pay period	Eligible
Assign Work Schedule	Ok	Should be Sunday start of pay period	Eligible
Reports To	Ok	Should be Sunday start of pay period	Eligible
Termination	NO	Termination cannot be corrected with correction mode and a processed termination could have an impact on an employees benefits	Not Eligible

Workers' Compensation & Retirement

- ★ Vernava II SJC decision and Section 149 of Chapter 126 of the Acts of 2022
- ★ [PERAC Memo #14: Supreme Judicial Court decision in Vernava II | Mass.gov](#)
- ★ Employees on Section 34, 34A, or 35, will no longer make retirement contributions on supplemental earnings using accrued leave and holiday pay
- ★ In the next phase, we will focus on longevity and differentials

New Codes for Supplemental Pay

Time Reporting Code	Description	TRC Type
WCMT	Supp Comp time-Taken Wks Comp	Hourly
WCPER	Supp Per-Paid Workers Comp	Hourly
WCSIC	Supp Sic-Paid Workers Comp	Hourly
WCVAC	Supp Vac-Paid Workers Comp	Hourly
WCHLN	Supp Hol Paid Workers Comp	Hourly

Earn Code	Description	Payment Type
WCU	Supp Comp time-Taken Wks Comp	Hourly
WPR	Supp Per-Paid Workers Comp	Hourly
WSC	Supp Sic-Paid Workers Comp	Hourly
WVC	Supp Vac-Paid Workers Comp	Hourly
WHN	Workers Comp Hol Pay	Hourly

Empower Retirement

Robert Young/Karl Kroner

Commonwealth of Massachusetts SMART Plan Update



Payroll User Group Meeting

March 8, 2023



SMART Plan Agenda

- 2023 Contribution Limits - Reminder
- SECURE 2.0
- Deferral Recordkeeping Guide
- Updated Active Choice Form
- Questions

2023 Contribution Limits

In October 2022, the IRS announced increased contribution limits for 2023

- Elective Deferrals \$22,500 (was \$20,500)
- Special Catch-up \$45,000 (was \$41,000)
- Age 50 Catch-up \$ 7,500 (was \$6,500)

SECURE 2.0

Provisions effective 2023 include:

■ Required Minimum Distributions

- Increases the RMD age further to:
 - Age 73 starting on January 1, 2023, and
 - Age 75 starting on January 1, 2033

■ Elimination of First Day of Month Rule

- 457(b) plans not required to comply with 1st day of month rule

Additional provisions coming in 2024

- Roth distribution rules
- Age based catch-up to be Roth, for prior year incomes of \$145K or more

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Deferral Recordkeeping Guide - Updated

- Important Plan Service Center & HRCMS Policies
- Monthly Deferral File example
- New contribution limits
- How to update new Payroll User

Deferral Recordkeeping Guide – Updated

A Guide to Deferral Recordkeeping (continued from page 1)

Q: How do I verify or make changes to my department's primary contact?

A: To verify or change your department's primary contact, please email Ashley Cabrera in the Comptroller's Office at ashley.cabrera@mass.gov.

Your department's payroll director must approve all requests for changes. For the person whom you want to designate as your department's primary contact — and for the person (if any) whom you want to remove as primary contact — please provide the following information:

- Department ID
- Contact name
- Email address
- Phone number
- Location code (optional)

Q: Once I've logged in to the PSC, how do I download the deferral file?

A: To access the files, log on to the PSC website. Then click on *My reports* under the *Reports* tab on the left-hand side of the portal. You can download the file from there. We've aimed to streamline the process as much as possible for you.

Q: What do I do if I receive a participant's deferral change notice and that participant does not belong to my department?

A: Contact the local SMART Plan office at smart@empower.com. A staff member will coordinate tracking down the proper department for the participant and update the system accordingly. You may also call your local SMART Plan representative at 877-457-1900.

Q: Whom do I contact if I need further assistance?

A: If you have any difficulties accessing or navigating the PSC, please call the Plan Sponsor line at 800-695-4952. PSC representatives are available Monday through Friday from 8:30 a.m. to 8 p.m. Eastern time.

To ask general questions about the SMART Plan or to set up a meeting for employees and participants, contact us at smart@empower.com or visit www.mass-smart.com.

How to read your deferral file

The following information provides payroll administrators with a detailed view of the Empower deferral file. Understanding this file is important for properly administering the SMART Plan.

Commonwealth of Massachusetts Deferred Compensation Plan Run Date: 02/05/2023										
Employee Elected Deferrals Pay Date: 02/16/2023										
SSN	Name	Employee Number	Hire Date	Before Tax	50 + Roth	Hardship End Date	Accelerated Code	Deferral End Date	Amount	Deferral Change Time Stamp
XXX-XX-XXXX	ADAMS, JIM	XXXXXX	10/27/2008	940.00\$	Y					01/22/2023
XXX-XX-XXXX	BAKER, SAMANTHA	XXXXXX	02/21/2006	175.00\$	Y		Catch-Up	12/31/2023	40,000\$	01/23/2023
XXX-XX-XXXX	DAVIS, JANE	XXXXXX	12/30/2013	50.00\$	N	100.00\$				01/28/2023
XXX-XX-XXXX	LOPEZ, JOSE	XXXXXX	02/16/2007	400.00\$	Y					01/31/2023
XXX-XX-XXXX	MASON, JOHN	XXXXXX	03/26/2013	50.00\$	N	50.00\$				01/29/2023
XXX-XX-XXXX	QUINN, SALLY	XXXXXX	01/04/1999	50.00\$	Y					01/16/2023

1 SSN: Participant's Social Security number.

2 Name: Participant's name.

3 Hire Date: Participant's hire date.

4 Before-Tax: Participant's contribution amount deducted as a whole dollar amount or as a percentage of gross pay per pay period. Amount is entered in the *Savings Plan* page of HR/CMS.

After-Tax: Not applicable.

5 50+: If a participant is age 50 or over during the 2023 calendar year, they are eligible to contribute a maximum of \$30,000 to the SMART Plan. When the page displays a Y indicator, please verify the Age 50+ Extend Limit exists in HR/CMS. Simply verify this entry; HR/CMS automatically inserts the \$7,500 50+ amount. This will allow the participant to contribute the maximum allowable amount should they choose to do so. If there are any birthdate discrepancies, please verify the date of birth in HR/CMS.

6 Roth: Participant's updated after-tax Roth contribution amount deducted as a whole dollar amount or as a percentage of gross pay per pay period.

7 Hardship End Date: Effective January 1, 2020, the SMART Plan does not require the suspension of a participant's deferrals as a condition of receiving an unforeseeable emergency distribution.

8 Accelerated Code: When a participant elects to take part in the special three-year catch-up provision, this field will display a catch-up indicator. Enter the amount and number of eligible years in the *Savings Management* panel.

9 Deferral End Date: This field shows the December 31 date on which the special three-year catch-up election ends for the participant. Insert a Calendar Year row for each year that applies.

10 Amount: Empower will determine the participant's total annual contribution eligibility and report this amount here. Note: Empower provides the combined normal and catch-up limits; you will need to calculate the adjustment amount entered in *Savings Management*. Enter the catch-up extend limit in the *Savings Management* panel.

For example, if you report the deferral file amount as \$40,000, subtract the employee's normal contribution limit of \$22,500. The amount you enter in the *Adjustment Amount* field is \$17,500 (calculated as \$40,000 minus \$22,500).

Departments should not make any other changes in the monthly deferral file unless instructed to do so.

11 Deferral Change Time Stamp: The date the participant requested the deferral change.

Default Ind: Not applicable.

Questions regarding your deferral file?
Call the Plan Sponsor Line at 800-695-4952.

Active Choice Form - Updated



Massachusetts Deferred Compensation
SMART Plan

QUICK ENROLLMENT FORM
GOVERNMENTAL 457(b) PLAN
98966-01

PARTICIPANT INFORMATION PLEASE SELECT ONE OPTION

- 1) YES, I would like to contribute 3% of my salary on a pre-tax basis with annual increases of 1% to a maximum of 6% to the Massachusetts Deferred Compensation SMART Plan to enhance my retirement benefit.*
- 2) YES, I would like to contribute _____% of my salary on a pre-tax basis to the Massachusetts Deferred Compensation SMART Plan to enhance my retirement benefit.*
- 3) NO, I do not wish to enhance my retirement benefit by contributing any portion of my salary to the Massachusetts Deferred Compensation SMART Plan at this time. I understand there is a ten-year creditable service vesting period for members of the separate State Retirement System and I am not contributing to Social Security as a state employee.

*If you elect to enhance your retirement benefit you will be defaulted into a SMART Plan custom target date fund based on your current age and an assumed retirement age of 65. (See the chart at the end of this form.) Additional information about the SMART Plan and options available to you can be found at www.mass-smart.com.

Last Name			First Name			MI			Social Security Number								
Address - Number & Street									Email Address								
City			State			Zip Code			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		<input type="checkbox"/> Male <input type="checkbox"/> Female		Mo Day Year		Mo Day Year		
Home Phone						Work Phone						Date of Birth			Date of Hire		
Payroll Center Name & Number									Division Name & Number								

Do you have a retirement account with a previous employer or an IRA? Yes No

Would you like help consolidating your other retirement accounts into your SMART Plan account? Yes, I would like a representative to call me at phone # _____ to review my options and assist me with the process. The best time to call is _____ to _____ A.M./P.M. (circle one - available 8:00 A.M. to 6:00 P.M. EST). *Rollovers are subject to your Plan's provisions.

Investment Option: I understand that this form is my election to enroll in the Plan. By signing this form, my contributions will be allocated to the Plan's default investment fund without additional action by me. If I wish to contribute to any of the investment options of the Plan other than the default fund, I understand that I must contact my Plan Administrator or local representative to obtain a Participant Enrollment Form. The Plan has selected a TARGET DATE portfolio of funds as its default investment fund. Until such time as you choose investment options for your Plan account, your contributions will be invested in the fund within this portfolio that most closely corresponds to certain factors in your profile. For more information, please contact your GWR Representative. I acknowledge that information about Plan investment options, including prospectuses, disclosure document and Fund Data sheets are available to me through my Plan Administrator or Plan Web site. I understand the risks of investing and that all payments and account values may not be guaranteed and may fluctuate in value.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I understand that I have the right to direct the investment of my account and that I can change my investment allocation from the Plan's default fund at any time by logging on to my account at www.mass-smart.com or by calling the Voice Response System at 1-877-457-1900. A personal identification number (PIN) that gives you access to your account via the Web or phone will be mailed to you soon after your application is processed. You are responsible for keeping the assigned PIN confidential. Please contact us if you suspect unauthorized use.

My Account: I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days from the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days, the correction will only be processed from the date of the notification forward and not on a retroactive basis.

Beneficiary Designation: I understand that I must choose a beneficiary of my account with this Plan by filing a separate Beneficiary Designation form with the Service Provider.

Required Signature - By signing this form, I acknowledge that I have previously received detailed information about this Plan from my employer and understand that my participation in the Plan must be in compliance with the Plan Document and/or the Internal Revenue Code. I understand that Service Provider is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Provider cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at: <http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

Deferral agreements must be entered into prior to the first day of the month that the deferral will be made.

X
Participant Signature _____ Date _____ *Continued on reverse*

PARTICIPANT FAX TO: 1-781-890-2919 (or) MAIL TO: Empower Retirement™, 255 Bear Hill Road, Waltham, MA 02451

- Updated for 2023
- Available on MA State Retirement website

Active Choice Form- Updated

- Enhancements made to simplify data entry
- If utilizing MassCareers portal, new form now available for new hires
- If not utilizing MassCareers portal, please download from MA State Retirement website

Questions?



SMART@Empower.com

Thank you

Benefit Strategies Qualified Transportation

Angela Thivierge

Payroll User Group Meeting

Wednesday March 8th, 2023



Information contained herein is proprietary, confidential and non-public and is not for public release.

PLAN | INVEST | PROTECT



Agenda

- Important Plan Year Dates
- New Hire Enrollments Overview
- Status Change Overview
- Coordinator LOA Form Overview
- Payroll Refund/Reclassification Request Overview
- Coordinator Termination Process
- Commuter Choice Parking and Transit Overview

FY2023 Plan Year Important Dates

Plan Year: 7/1/2022 -6/30/2023

Grace Period: 9/15/2023

Final Filing Date:10/15/2023

TASC will be taking over as of 7/1/2023 for FY2024. They also will be handling the grace and run out period for the above dates. Due to this please note the following important dates.

Final Date that Benefit Strategies/Voya will be accepting claim submissions is **6/30/2023 at midnight.**

Debit Cards for the HCSA will be deactivated as of **6/30/2023 at midnight.**

New Hire Form Submissions- HCSA Final Acceptance form will be **4/1/2023. DCAP Final Acceptance Form will be **6/1/2023**.**

Status Change Form Submissions- Final Acceptance submissions will be **6/1/2023.**

FY2023 Limits

FSA Limits

HCSA \$250-\$2,850 *IRS Maximum HCSA election amount

DCAP up to \$5,000 per plan year

***Maximum Per Pay Period: \$96.15**

Weekly ; \$192.30 biweekly

Commuter Choice Limits

300 Pre-Tax Transit

300 Pre-Tax Parking

New Hire Form Overview

60 day waiting period for HCSA benefit; refer to calendar for HCSA effective date for new hires. No waiting period for DCAP benefit; effective immediately from date of hire.

- Enrollments received after 21 calendar days from the date of hire will be denied
- A confirmation email will be sent to GIC Coordinator to enter the enrollment into the payroll system
- If inaccurate effective dates and/or information is found –email Dataseservices@benstrat.com

Reminder

All enrollments must be done online by the member
Employee completes election/enrollment e-form

Coordinator Reminders:

- Make sure the number of payroll deductions are accurate for a mid-year enrollment
- Provide Guidance on FSA Benefit
- Provide FSA Member Handbook - [2023 GIC FSA Handbook](#)

Status Change Request Form Overview

Member Submits Request

Status changes must be submitted by the participant within 60 calendar days after the event occurs

Please direct employees to the [status change form](#) on our website

If the employee is reporting start of LOA and would like Direct Bill or Pre-Pay –the form must be submitted/approved prior to the start date in order to qualify for these options

Coordinator Approves/Denies

Once the employee submits the request, the coordinator designated to your agency will receive an email with instructions on how to submit approval or denial

Coordinator Gathers and Uploads Documents

Supporting documentation **is required** for all Status Changes and **must be uploaded by the coordinator when responding to the request**

The GIC Coordinator is responsible for updating payroll deductions accordingly.

Coordinator Resources Form - <https://www.benstrat.com/gic-fsa/>

Coordinator Resources

Account Access

Coordinator LOA form

Payroll Refund and Re-classification

Coordinator Termination Form

Job Aids

Coordinator Training

Need Help Finding or Filling out a Form? Email Angela.Thivierge@Voya.com

Coordinator LOA Forms and Reminders

- Prior to submitting this form discuss all LOA options with the participant prior to the start of their leave
- When reporting the 'Start of LOA' forms must be received prior to the first day of the leave in order to elect Direct Bill or Pre-Pay
- When reporting 'End of LOA' ensure you are also adjusting deductions in HRCMS if 'Pay Upon Return' was selected

Need Help with LOA forms or Questions? Email:
Angela.Thivierge@voyafinancial.com

Coordinator Payroll Refund and Reclassification Form

Agency Coordinator Submits Request

Refund and Reclassification requests must be submitted using the online form, on our website, under Coordinator Resources section

Must be submitted within 60 calendar days of the first deduction taken in error

You must provide details –assume the reader has no information on the case/situation

If inadequate details are provided, you risk denial of the request

GIC Approves/Denies

GIC is sent requests bi-weekly for approval/denial.

There is no appealing the GIC decision

Notice of Approval/Denial Sent to Coordinator

Coordinators receive an email informing them of the approval/denial.

You must communicate this to your employee

You may not change or stop deductions unless you have received approval/denial confirmation

Need Help with Refund forms or Questions? Email:

Angela.Thivierge@voyafinancial.com

Commonwealth Commuter Programs

Commonwealth of Massachusetts

Transit and Parking Reimbursement Accounts, Commonwealth of Massachusetts Employees

Benefit Strategies, LLC is excited to offer both Transit and Parking benefits to eligible employees of the Commonwealth of Massachusetts! We have added an enrollment form on this site that employees can submit via email directly to Benefit Strategies, which can be accessed by clicking the Election Change button below.

QTBP PARTICIPANT LOGIN

ELECTION CHANGE

LOOKING FOR GIC FSA ACCOUNTS?

The enrollment form allows for Transit and/or Parking election changes. The form takes approximately 3-5 minutes to complete and is designed to be extremely user-friendly. Since both Transit and Parking are payroll funded accounts, there are deadlines each month which are necessary in order to make changes to be effective for the following month. We have included a link next to each benefit with a schedule of when each month's deadline to enroll will occur. Please see the FAQ link for answers to other important and frequently asked questions.

- [QTBP FAQ for Transit and Parking](#)
- [FY2022 Transit Election Change Process Calendar](#)
- [FY2023 Transit Election Change Process Calendar](#)
- [FY2022 Parking Election Change Process Calendar](#)
- [FY2023 Parking Election Change Process Calendar](#)
- [Commuter Claim Form](#)

If you are filing a paper claim for reimbursement or sending any type of other correspondence, please use any of the following methods which you see fit:

- Email to commonwealth@benstrat.com
- Fax to: 603-232-8079
- Mail to: PO Box 1300, Manchester, NH 03105-1300

Contact us: 1-877-353-9442

Need Help with Commuter forms or Questions? Email:
Angela.Thivierge@voya.com

The Commonwealth of Massachusetts Commuter Transit & Parking benefits have their own dedicated page:

<https://www.benstrat.com/clients/commonwealth/>

Items found on this page are:

- Member login page
- Direct link to the election change E-Form
- FAQ
- Commuter Claim Form
- Process calendars

Commuter Election Form

- To enroll, make changes, or drop out – members must complete the Online Election Change E-Form
 - E-Form can be found on our website - [here](#)
 - Members are encouraged to review the Process Calendars for important deadlines
 - If the agency coordinator receives an email notification for an employee that does not belong to their agency, please alert Benefit Strategies immediately –forward the email to commonwealth@benstrat.com
 - If a form is not filled out completely–you will not receive the notification email. Instead, you will receive an email informing you of this with instructions to provide to the employee
-
- **Number 1 reason a form is denied- is it is not filled out all the way and the member has not chosen a benefit month.**

Need Help with Commuter forms or Questions? Email:
Angela.Thivierge@voya.com

Transit Process Calendar

TRANSIT ELECTION CHANGE PROCESS CALENDAR
 FY2023
 07/01/22-06/30/23

Benefit Month	Requests Received by Benefit Strategies	Payroll Process Date	Paycheck Date	Funds Credited To Debit Card
July 2022	Weds. 06/01/22	06/07/22	06/10/22	06/20/22
August 2022	Weds. 06/29/22	07/05/22	07/08/22	07/20/22
September 2022	Weds. 08/10/22	08/16/22	08/19/22	08/20/22
October 2022	Weds. 09/07/22	09/13/22	09/16/22	09/20/22
November 2022	Weds. 10/05/22	10/11/22	10/14/22	10/20/22
December 2022	Weds. 11/02/22	11/08/22	11/11/22	11/20/22
January 2023	Weds. 11/30/22	12/06/22	12/09/22	12/20/22
February 2023	Weds. 01/11/23	01/17/23	01/20/23	01/20/23
March 2023	Weds. 02/08/23	02/14/23	02/17/23	02/20/23
April 2023	Weds. 03/08/23	03/14/23	03/17/23	03/20/23
May 2023	Weds. 04/05/23	04/11/23	04/14/23	04/20/23
June 2023	Weds. 05/03/23	05/09/23	05/12/23	05/20/23

Parking Process Calendar

PARKING ELECTION CHANGE PROCESS CALENDAR
 FY2023
 07/01/22-06/30/23

Benefit Month	Requests Received by Benefit Strategies	Payroll Process Date	Payroll Check Date	Funds Credited To Debit Card
July 2022	Weds. 06/15/22	06/21/22	06/24/22*	06/20/22
August 2022	Weds. 07/13/22	07/19/22	07/22/22*	07/20/22
September 2022	Weds. 08/24/22	08/30/22	09/02/22	08/20/22
October 2022	Weds. 09/21/22	09/27/22	09/30/22*	09/20/22
November 2022	Weds. 10/19/22	10/25/22	10/28/22*	10/20/22
December 2022	Weds. 11/16/22	11/22/22	11/25/22*	11/20/22
January 2023	Weds. 12/14/22	12/20/22	12/23/22*	12/20/22
February 2023	Weds. 01/25/23	01/31/23	02/03/23	01/20/23
March 2023	Weds. 02/22/23	02/28/23	03/03/23*	02/20/23
April 2023	Weds. 03/22/23	03/28/23	03/31/23*	03/20/23
May 2023	Weds. 04/19/23	04/25/23	04/28/23*	04/20/23
June 2023	Weds. 05/17/23	05/23/23	05/26/23*	05/20/23

Commuter Reminders and Examples

The amount pre-funded each month is based on the previous month's benefit amount **IF the processing date is later than the 20th**

Examples

The deadline to submit the July 2022 Election Change E-Form was June 1st for the TRANSIT benefit.

This benefit month was processed via payroll yesterday, June 7th and will be deducted from the June 10th paycheck.

Funds will be credited to the debit card on June 20th to be used for the July benefit month.

The deadline to submit the July 2022 Election Change E-Form is June 15th for the PARKING benefit.

This benefit month will be processed via payroll on June 21st and will be reflected in the June 24th paycheck.

Funds will be pre-funded to the debit card on June 20th **

Need Help with Commuter forms or Questions? Email:

Angela.Thivierge@voyafinancial.com

Have Questions?

Contact Information for Employees:

Mon → Thurs: 8:00am – 6:00pm ET

Friday: 8:00am – 5:00pm ET

(Automated system available at all times)

Text-To-Chat: 1-877-353-9442

Email: Commonwealth@benstrat.com

Toll Free: 1-877-353-9442

Language translation services available

Fax: 603-232-8079

Contact Information for Coordinators:

Account Manager: Angela Thivierge

Coordinator Contact ONLY:

Please do not refer a member to this email address:

Angela.Thivierge@Voya.com

My phone number will be made available from my email, and I am always happy to set up a call to answer any questions you may have about forms and resources!

Total Administrative Services Corp (TASC) FSA/DCAP

Shayla Davis, TASC

Cameron McBean, GIC



Commonwealth of Massachusetts
Group Insurance Commission

Transitioning your FSA/DCA to TASC

Transition Date: 7/1/2023



TASC OVERVIEW

- National Third-Party Administrator of Employee Benefits
- Privately-held
- Established in 1975
- Serves All Markets
- Headquartered in Madison, WI



Madison, Wisconsin

2023-2024 PLAN YEAR

- **General:**
 - Employee payroll deduction amount for administration fees will be \$1 per employee per month.
- **Healthcare FSA**
 - \$250 minimum election, IRS allowed maximum election of \$3,050
 - 75-day grace/runout with additional 30-day runout after end of grace period
- **Dependent Care Account**
 - \$250 minimum election, IRS allowed maximum election of \$5,000
 - 75-day grace/runout with additional 30-day runout after end of grace period
 - Card **WILL** be available to use for Dependent Care Account
 - Dependent information may be entered into the portal by the participant after enrollment

PVR FUNDING

Posting Verification Report (PVR), used for scheduled payroll deductions

- Based on the bi-weekly 26 payroll schedule
- Payroll adjustments required within 1-3 days of the payroll date.
- Funding will be collected via ACH Push/Wire
- Funding must be timely in order to prevent participant accounts from being placed on hold

THE INNOVATIVE TASC CARD®

- Stacked and Smart benefits debit card
- Pay for eligible expenses at point of purchase
- Replaces the need to request a reimbursement
- All participants will receive the TASC Card
- Can request dependent cards online after their account is live (dependent cards will be issued in dependent's name)



The TASC Card has 4% higher transaction approval rates than competitor cards!

Based on a 2022 benchmark study conducted by Mastercard® comparing TASC to other TPAs having a Mastercard healthcare debit card. This means cardholders (participants) have quick, reliable access to their money whenever and wherever they need it for qualifying purchases.

MYCASH ACCOUNT

- Requested reimbursements are deposited into MyCash
- Access MyCash monies for any purchase:
 - TASC Card (where Mastercard is accepted)
 - ATM withdrawal
 - Transfer to a personal bank account (participants may enter personal bank account information online)
- One transaction for benefit and retail purchases (smart-card technology)
- MyCash monies do not expire; no restrictions on purchases
- Easily manage MyCash Account online

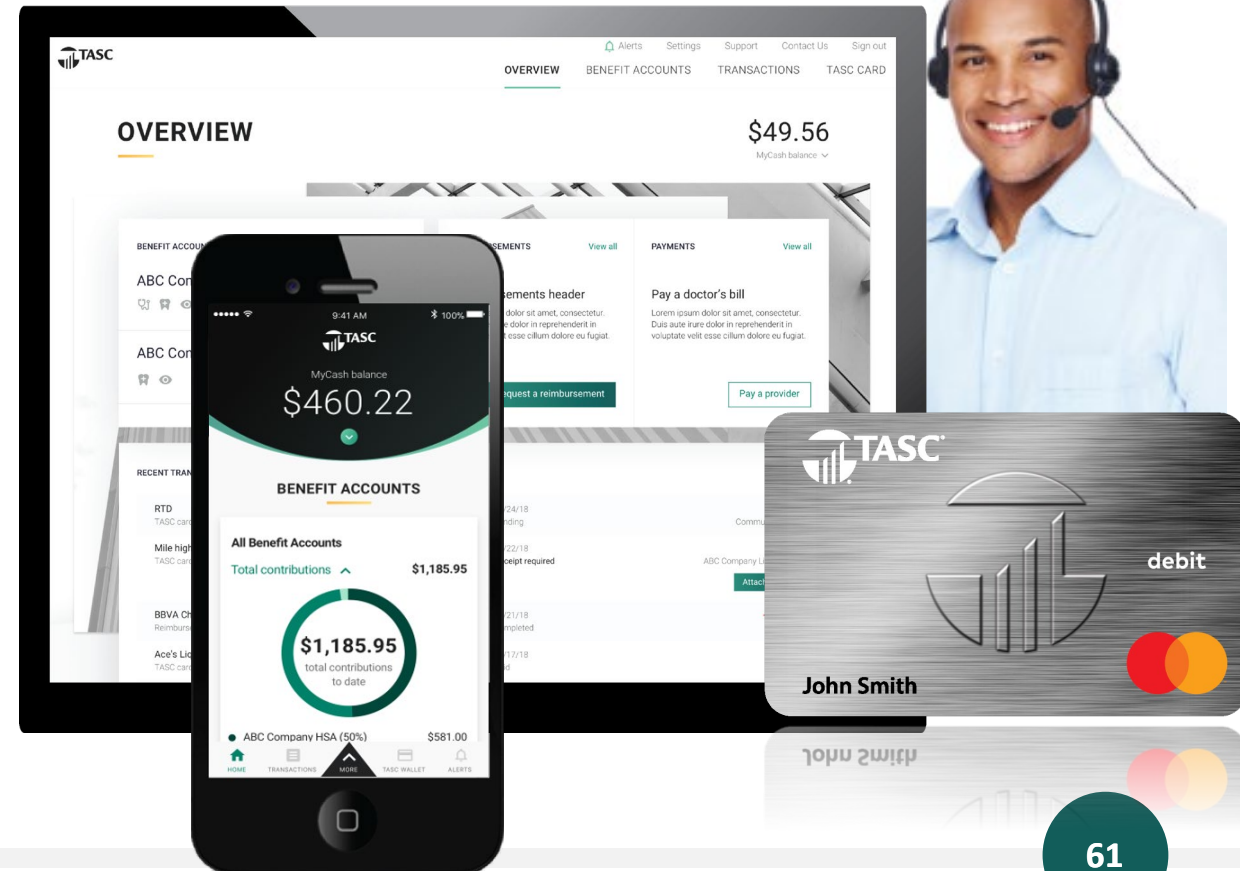


TASC Card
serves as both
a benefits *and*
a cash card!

OMNICHANNEL EXPERIENCE

TASC uses cutting edge technology enabling quick, easy, and connected account access from anywhere!

- TASC Card + MyCash Account
- Mobile App
- Web Portals – online transactions
- Online Support Request Form
- Call Center + IVR Phone
- Email Notifications
- Fax and Mail



TRANSITION STEPS – FSA/DCA

Date & Event	Responsible Party
Your plan will be set up on the TASC system after receipt of all required information	TASC
After receipt of communication from TASC: Participant communications on transition & blackout sent to all plan participants	GIC Coordinator
<p>Open Enrollment: April 5 to May 3</p> <ul style="list-style-type: none"> • Employees will enroll for their desired benefit plan (email address required to access accounts online after account is live) • GIC Coordinator advises TASC of any enrollment discrepancies • Welcome notices sent to those enrolled (delivered via email if an email address is on file, by mail if no email address) • Debit cards ordered (7-10 days to arrive at home address) 	TASC/GIC Coordinator/Agency Employees
July 1, 2023: 7/1/23-6/30/24 plans are live with TASC, TASC Cards are active, first payroll with TASC will be posted	TASC
June 30, 2023: Benefit Strategies/VOYA card is turned off at midnight and blackout begins for 7/1/22 plan year grace/runout (claims no longer accepted). Benefit Strategies/VOYA will finalize accounts and provide account balances to TASC. TASC will upload participant balances and begin administering grace/runout for 7/1/22-6/30/23 plan year. Funds expected to be available to participants 7/18/2023	Benefit Strategies/VOYA/TASC
Once live: Onboarding education call for the TASC system will be scheduled	TASC/GIC Coordinator

TRANSITION STEPS – BLACKOUT

- The grace and runout period for the FY23 plan year (ending 6/30/23) will be administered by TASC.
- TASC is working closely with VOYA/Benefit Strategies to transfer any balances remaining as of 6/30/22 from VOYA/Benefit Strategies to TASC.
- There will be a period of time after FY23 plan year end when participant funds will not be available.
- This blackout period will start at midnight on 6/30/2023 and will last until approximately 7/18/23 and is necessary to allow plans to be finalized by VOYA/Benefit Strategies and balance information sent to TASC for upload into participant's TASC account.

TRANSITION STEPS – BLACKOUT (cont.)

- Expenses may still be incurred during the blackout period.
- For any expenses incurred during this time and paid for personally, submit the claim to TASC via the online participant portal, the mobile app, or fax once your grace/runout plan is active.
- The last day the Benefit Strategies claim card will be functioning for HCSA is 6/30/23.
- All manual claims received at Benefit Strategies by 6/30/23 will be processed and paid. Participants should plan accordingly as claims received after this time will not be accepted by Benefit Strategies and participants will be required to resubmit them to TASC.
- The new TASC Card[®] is expected to be functioning on 7/1/23 with FY24 plan funds available, but any balances from the FY23 plans will not be available until approximately 7/18/23.
- TASC will automatically adjust card swipes that occur during the blackout period to FY23 grace balances as applicable.
- After the blackout period, reimbursements will automatically deplete from the FY23 balances first.

TRANSITION STEPS – COBRA (7/1/22-6/30/23 PY)

TASC Event	Responsibility
Enrolled COBRA participants who have contributed their full annual election and have FSA balances are provided to TASC from VOYA/Benefit Strategies after the 7/1/22-6/30/23 plan year end and are entered into the TASC system.	VOYA/Benefit Strategies/TASC
Participants are mailed: <ul style="list-style-type: none"> • A welcome notification • Contact information for TASC’s Customer Care team 	TASC
Client and participant accounts go live on TASC system	
Client Event	Responsibility
Attend TASC COBRA client education call (system training)	GIC Coordinators

NEW COBRA QUALIFYING EVENTS

TASC Event	Responsibility
Enrolled FSA participants who terminate during the Plan Year will be identified and COBRA Qualifying Event Notice will be mailed to the employee home address.	TASC
Tracking of enrollment deadlines and processing of timely COBRA premiums when election is made. <ul style="list-style-type: none">NOTE: Card will not be available for COBRA participants. They will, however, still be able to submit reimbursement requests through TASC's website and mobile app.	TASC
Client Event	Responsibility
Identify any COBRA Qualifying Events for dependents (death, divorce, loss of dependent child status) and enter these events in TASC's COBRA System	GIC Coordinators

NON-DISCRIMINATION ASSESSMENT

Date & Event	Responsible Party
TASC will send an email with a data worksheet three (3) months after the Plan Year begins.	TASC
Complete and return data worksheet based on instructions in email from TASC.	GIC Coordinator
Approximately 30 days after receipt of the data worksheet, notification will be provided on the results of the plan assessment – either pass or fail. If a plan fails, recommendations will be given on how to correct.	TASC
Implement corrective action as appropriate.	GIC Coordinator

OPEN ENROLLMENT FORM REQUIREMENTS

OPEN ENROLLMENT FORM

1. In order to enroll for the Benefit Plan Year that begins July 1, 2023, you will need to complete the following Open Enrollment Form.
2. **ALL FIELDS ARE REQUIRED AND REQUIRE AN ANSWER OR VALUE. PLEASE READ THE INSTRUCTIONS FOR EACH QUESTION.**
3. **AN EMAIL ADDRESS IS REQUIRED TO LOG INTO YOUR TASC ACCOUNT ONCE LIVE. YOUR PERSONAL EMAIL ADDRESS IS PREFERRED AND SHARED EMAIL ADDRESSES CANNOT BE USED IF THE EMAIL IS SHARED WITH ANOTHER PERSON EMPLOYED WITH THE COMMONWEALTH OF MA WHO IS ALSO PARTICIPATING IN THESE BENEFITS.**
4. You will be asked for your Employee ID and asked to select your Agency Type and Agency Name. This information can be found on your paycheck. If you are unable to locate your Employee ID #, or don't have one, enter N/A into this field.
5. Please read about both benefit offerings – the Health Care Spending Account (HCSA) and the Dependent Care Assistance Program (DCAP), then select “Yes” or “No” based on your enrollment needs.
6. When all fields are completed, review and agree to TASC's Terms & Conditions by checking the box and then click the “SUBMIT” button at the bottom of this form.
7. You may change your elections through the open enrollment period by returning to this page. **IF YOU ARE RETURNING TO THIS PAGE TO ENTER NEW INFORMATION, USE THE SAME EMAIL ADDRESS USED PREVIOUSLY AND ENSURE EVERY FIELD HAS A VALUE. PLEASE READ INSTRUCTION FOR EACH QUESTIONS.** Ensure that you complete the entire form anew.

OPEN ENROLLMENT DEMONSTRATION





commonwealthofma@tasconline.com

Questions?

Fiscal Year Close/Open

Close/Open

- ★ Key Close/Open dates will be published on intranet.macomptroller.org/close-open/
- ★ The dates in this presentation are unofficial



Fiscal Year Reminders

- ★ **Prior to June 1: Identify any FY2024 COA changes, e.g.; program codes or appropriation changes**
- ★ **May 1: Start entering Payroll Hold documents**
- ★ **June 1: Position Rules Roll departments can begin requesting FY2024 rules**
- ★ **June 30: PHs over \$25K require ANF approval for Executive departments**
- ★ **Check the official Close/Open instructions**

Last Payroll FY2023

- ★ Pay Period End June 17, 2023, is the last full pay period in FY2023, it is paid on June 23, 2023
- ★ Split Year Payroll is June 18 – July 1, FY split is TBD
- ★ Last day to enter Payroll Holds is June 30
- ★ Last day for PRRV submission for FY2023 is June 30

Thank You!!

Next Meeting June 7, 2023