
THE MO STATE EMPLOYEES' CAFETERIA PLAN & YOUR RETIREMENT

Cafeteria Plans are authorized by the Internal Revenue Code. This tax exemption is only available to employees receiving earned income from the sponsoring employer. Once you no longer receive a paycheck for earnings from that employer, your participation ends. The law does not allow for deductions to be taken from your retirement check for cafeteria plan participation.

However, in the year that you retire, you are entitled to pre-pay for coverage (for qualifying State-sponsored insurance coverage, the Health Care Flexible Spending Account, and the Limited Scope Health Care Flexible Spending Account) through the end of that calendar year.

- **State-Sponsored Insurance (Health, Dental, Vision)**
If you know that you are continuing the insurance & can afford to have the money deducted from your regular paycheck or a vacation paycheck, you can save 20% or more in taxes on that lump sum insurance amount.
 - **Paperwork: Notify MCHCP (or the Department of Conservation for Conservation employees) to authorize a lump sum insurance deduction.**
- **Health Care Flexible Spending Account**
If you pre-pay the flexible medical contributions totaling up to your annual election amount, you may continue to file claims for any eligible expenses that you incur through the end of the calendar year. If you do not pre-pay, your coverage ends and the expenses in the month after your last paycheck will not qualify for claims payment. If you know you will have the expenses throughout the remainder of the year, pre-payment provides a valuable tax savings for you.
 - **Paperwork: Obtain the MOCafe Change Form from the Cafeteria Plan's website (www.mocafe.com) to authorize pre-payment for the Health Care Flexible Spending Account or the Limited Scope Health Care Flexible Spending Account.**
Complete & sign the MOCafe Change Form and send to:
MOCafe • P.O. Box 858
Columbia, MO 65203-0858
or fax toll free to MOCafe at 1-877-879-9038
Call ASI for assistance at 800-659-3035.

- Q. Can I continue to participate in the Cafeteria Plan as a retiree?**
- A.** Yes, you can continue through the end of the year in which you retire. However, you must either pre-pay for coverage for the rest of the year from your earned income from the State or you must pay for coverage month by month with after tax dollars (this does not afford any tax advantage).
- Q. If my deductions stop because I no longer am receiving a paycheck from the State for working and I do not pre-pay my deductions through the end of the year, can I turn in claims for services incurred while I was making contributions to the plan?**
- A.** Yes. You have until April 15 of the year following the end of the plan year to submit the claims for services provided while you were contributing to the plan (while you were covered).
- Q. If my deductions stop because I no longer am receiving a paycheck from the State for working and I do not pre-pay my deductions through the end of the year, can I turn in claims for services incurred after my contributions (payroll deductions) have stopped?**
- A.** No.
- Q. When do I need to decide whether I want coverage for the full plan year?**
- A.** At least 30 days prior to your retirement.
- Q. Who do I call for questions regarding coverage after retirement?**
- A.** Please call the Missouri State Employees' Cafeteria Plan (administered by ASI) at 800-659-3035.
Customer service representatives are available:
Monday through Friday • 7:00 a.m. – 7:00 p.m. CST
Saturday • 9:00 a.m. – 1:00 p.m. CST

MOCafe

www.mocafe.com
1-800-659-3035

Revised October 2019