Mashantucket Pequot Tribal Nation

 110 Pequot Trail • P.O. Box 3008 • Mashantucket, CT 06338-3008

September 2023

Dear Tribal Member,

The Mashantucket Pequot Tribal Nation is pleased to announce the continuation of the Family Support Program (FSP).

This program is for adult Tribal Members ages 18 - 59. Please note, if you are currently enrolled in the Title 36 Disability Program you would not be eligible. This program is **optional** for those currently participating in the TMMW, External Employment, and for all other adult Tribal Members who are not banished. Your election into the Family Support Program and compliance with program policies and procedures will qualify you to receive the entire benefit eligible under the program as **non-taxable**. Pursuant to federal legislation passed in 2014, tribes have greater flexibility to provide non-taxable legislatively approved benefit programs. The enclosed guidelines describe the program features.

**Annual Open Enrollment**

The Tribe will be holding an open enrollment period for Tribal Members to complete an application to participate in the non-taxable program for the 2024 Plan Year. Tribal Members **currently enrolled** in the FSP who elect to continue in the non-taxable program must re-apply.The plan year for the non-taxable benefit program will be January 1, 2024 to December 31, 2024.

**Open Enrollment Dates: October 1 – November 15, 2023** to be effective in the program on January 1, 2024. Submission of a completed application as of November 15 means that you will receive payments beginning January 1, 2024. You may elect to enroll after November 15, but will not qualify for retroactive pay.

Benefits will begin on January 1, 2024 or the first day of the calendar quarter if the Application is received at least 30 days prior to the first day of the quarter. This means Applications:

* must be received no later than November 15th to start on January 1st or
* must be received no later than February 29th to start April 1st or
* must be received no later than May 31st to start July 1st or
* must be received no later than August 31st to start October 1st

If the Application is received after the quarterly deadline, then payments will not begin until the start of the second or third month of the quarter, provided the completed application is received 30 days prior to the start of said month.  For example, applications received between Nov 16th and Dec 31, would result in the first payment to be received on February 1st.

**Apply Online at:**

[**https://www.cognitoforms.com/FSATPA/\_2024MPTNFamilySupportProgramOptinElectionFormOnlineApplication2**](https://www.cognitoforms.com/FSATPA/_2024MPTNFamilySupportProgramOptinElectionFormOnlineApplication2)

The process is easy and when you apply online, MPTN Tribal Finance is able to view your application. Note, if your bank information has not changed, there is no need to submit a new Direct Deposit Authorization Form. However, if your bank information has changed or you’re enrolling for the first time, a new Direct Deposit Authorization Form and supporting bank documentation is required. An election to participate is binding through December 2024.

The FSP Application and Direct Deposit Authorization Form can also be found on Pequot@Home. Your Application and Direct Deposit Authorization Form must be submitted to MPTN Tribal Finance **no later than Wednesday, November 15, 2023** to receive payment on January 1, 2024.

**Program Benefits**

If you elect to receive the non-taxable benefit during the open enrollment period, you will receive the following benefit amounts based on the following age criteria. Participants in good standing are entitled to the annual tax-free benefits, which will be paid via direct deposit on the first day of every month:

o **Ages 18 to 24 - $9,090.23 annual benefit; $757.52 monthly benefit**

o **Ages 25 to 54 - $18,180.45 annual benefit; $1,515.04 monthly benefit**

o **Ages 55 to 59 - $25,250.63 annual benefit; $2,104.22 monthly benefit**

**Deductibles**

Allowable MPTN and enterprise debt may be deducted from Program benefits. If certain monies are owed to MPTN or owed to tribal enterprises, funds will periodically be deducted from Program benefits PRIOR TO you receiving monthly payments. Tribal Members will be notified of deductions in advance. The items include but are not limited to the below:

o MPTN housing payments (mortgage and rent)

o MPTN utilities

* MPTN Tribal Family Health Plan (TFHP) healthcare contribution- Effective 2024

**Beginning January 1, 2024, the Tribal Family Health Plan (TFHP) weekly healthcare contribution will automatically be deducted from your monthly payment. This deduction is required beginning in 2024, not optional.** Please note,if you are currently in arrears with your healthcare contributions, Tribal Finance will send you a separate communication in late summer 2024.

**Resources**

The following documents are accessible on Pequot@Home and available upon request by emailing FSP@mptn-nsn.gov.

* **FSA TPA Direct Deposit Authorization Form –** New participants or current participants who have changed their bank account will need to complete this form. You are required to provide a copy of a voided check or print screen from your online banking to validate the account.
* **2024 Family Support Program Guide** –This document will provide you with details about the non-taxable benefit, how to access your benefits, and how to create your online Participant account. The Benefit Program Guide will give you the best understanding of how the Program works and what is required of you as a Participant.
* **Frequently Asked Questions (FAQ’s)** –This document provides a number of frequently asked questions and answers to assist you as you consider the non-taxable benefit program.

 **Benefit Successor Designation Form** –If you haven’t already, please complete this form if you would like to designate any one person to be eligible to utilize your Program benefits through the end of the calendar year in the event of your passing.

Please read all the documents carefully to ensure you fully understand the non-taxable program benefits and the options available to you as a participant. You may track your personal account online by visiting **www.fsatpa.com.** Should you want to speak with an FSA TPA Customer Service Representative, call (844) 969-8777. For additional Program questions, please contact any of the following:

• Cynthia Hayward (860) 396-3042

• Charlie Ferguson (860) 396-3180

• FSP@mptn-nsn.gov

In closing, we encourage all eligible Tribal Members to reach out to the above MPTN representatives to ask questions or schedule a time to meet so you have an opportunity for a one-on-one discussion concerning the Family Support Program, a non-taxable benefit, if you have any questions.

Best Regards,

Mashantucket Pequot Tribal Nation