

**Troy School District**  
**Important Information Regarding Your Flexible Spending Account(s) and Open Enrollment**  
**1/1/2015 – 12/31/2015 Plan Year**

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The 2014 Flexible Spending Account (FSA) plan year is quickly coming to a close. If you wish to participate in the 2015 plan year, please enroll online during open enrollment from November 1 – November 30. **Only employees that are not participating in the High Deductible Health Plan with the Health Savings Account (HSA) are eligible to participate in the Medical Flexible Spending Account. This will not impact the Dependent Care Flexible Spending Account. All employees, including those participating in the HSA are still able to participate in the DCA.** Below you will find a few reminders about the current plan year, upcoming open enrollment and new plan year.

**2014 Plan Year (1/1/2014-12/31/2014):**

- **Grace Period** –The grace period extends the plan year to March 15, 2015; therefore all eligible expenses must be incurred on or before 3/15/2015 in order to be eligible for reimbursement from the 2014 plan year. Please note, you should only use your debit card to pay for services that incur in the 2015 plan year after 1/1/2015. All claims incurred prior to 1/1/2015 should be submitted to NGE manually for reimbursement.
- **Run Out Period** – You have 16 days after the end of the grace period, or until 3/31/2015, to submit reimbursement claims for all expenses incurred in the 2014 plan year.
- **Remaining Balance** – If you wish to determine the balance remaining in your FSA account(s) you can login to NGE's online system to verify this information or download the NGE Anytime Mobile App for Android, iPhone, or iPad devices. Remember that your FSA is a tax-free benefit; therefore you must use your remaining balance before the end of the plan year to avoid forfeiting the remaining balance.
- **Termination Run Out Period** - Should you terminate employment, you have 30 days to submit claims incurred prior to your termination date for reimbursement.

**2015 Plan Year (1/1/2015 – 12/31/2015):**

- **Open Enrollment** - Included with this letter is your FSA enrollment instructions for the upcoming plan year. All online enrollments must be completed no later than November 30, 2014.

**Types of Accounts available through this plan:**

- **Health Care FSA Maximum Election** – \$2,500.00
- **Dependent Care FSA Maximum Election** - \$5,000.00

**Features of this plan:**

- **Payroll Deductions** – Deductions for health and dependent care will begin with the first paycheck following the beginning of the new plan year.
- **Direct Deposit** – If you would like to have manual claim reimbursements directly deposited into your bank account, please download the Direct Deposit form found on our website at [www.ngeinfo.com](http://www.ngeinfo.com) in the forms library.
- **Debit Card** – Please do not discard your current Benefits MasterCard. Effective 1/1/2015 it will be loaded with your 2015 annual election. If you are a new participant in the plan, you will receive a Benefits MasterCard shortly before January 1<sup>st</sup>. Please be aware that you must retain copies of the receipts from your debit card purchases. Throughout the year you may be asked to provide a copy of your receipt to substantiate your debit card purchase.

**Did You Know?**

- **NGE Anytime** – NGE has a mobile app that you can download for use on any Apple or Android device. Just search for **NGE Anytime** in the application store and you will see the app. This app will allow you to check your balance, review recent transactions, and even submit claims online by simply taking a picture of your receipt.
- **NGE FSA Next Day Pay** – This service provides participants with the advantage of a quick turn-around-time on claims processing. Claims submitted online through the Participant Portal by 3:00 PM ET Monday through Friday, will be processed within the same day.
- **The FSA Store**- NGE has partnered with The FSA Store. Please visit our website for a direct link to the online store where you can use your FSA funds to purchase FSA tax eligible items to be delivered directly to your home.