

Troy School District
Important Information Regarding Your Flexible Spending Account(s) and Open Enrollment
1/1/2013 – 12/31/2013 Plan Year

The 2012 Flexible Spending Account (FSA) is quickly coming to a close. If you wish to participate in the 2013 Plan Year, you must make an election during open enrollment. This year open enrollment will be from November 1st through November 30th. Elections can be made by completing and submitting the Flexible Spending Account Election Form. **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.

2012 Plan Year (1/1/2012-12/31/2012):

- **Plan Year** - The plan will begin January 1st, 2012 and ends December 31st, 2012.
- **Grace Period** - The grace period extends the plan year until 3/15/2013; therefore all eligible expenses must be incurred on or before 3/15/2013 in order to be eligible for reimbursement from the 2012 plan year.
- **Run out Period** – You have 90 days, or until March 31st, 2013 to submit reimbursement claims for those expenses that incurred during the 2012 plan year.
- **Termination Run out** –Should you terminate employment, you have 30 days to submit claims incurred prior to your termination date.

2013 Plan Year (1/1/2013 – 12/31/2013):

- **Open Enrollment** - Included with this letter is your FSA enrollment form for the upcoming plan year. All enrollment forms should be returned no later than November 30, 2012.

Types of Accounts available through this plan:

- **Health Care FSA Maximum Election** – \$2,500.00
 - **Important Note:** Effective 1/1/2011 over-the-counter (OTC) drugs, medicines and biological items are no longer reimbursable under any Flexible Spending Plan without a prescription. OTC drugs, medicines and biological items include: cough medicines, pain relievers, acid controllers, antiseptic ointment, allergy medicine, etc. Insulin and other OTC items, such as bandages, first aid supplies, contact lens supplies and solution, will continue to be eligible without a prescription.
- **Dependent Care FSA Maximum Election** - \$5,000.00

Features of this plan:

- **Debit Card** - Please do not discard your current Benefits MasterCard. Effective 1/1/2013 it will be loaded with your 2013 annual election. If you are a new participant in the plan, you will receive a Benefits MasterCard shortly before January 1st. If you would like to order a Benefits MasterCard for your spouse or dependent, you may do so using your online access or by calling NGE
- **Direct Deposit** - If you would like to have manual claim reimbursements directly deposited into your bank account, please complete the direct deposit authorization section, found on the enclosed enrollment form.
- **Payroll Deductions** - Deductions for health and dependent care will begin with the first paycheck following the beginning of the new plan year.
- **Minimum Reimbursement** - Next Generation Enrollment requires a minimum reimbursement of \$15.00. Once your reimbursement request reaches more than \$15.00, you will receive payment.

How to Submit Claims for Reimbursement:

1. Go to www.nextgenerationenrollment.com
2. On the left hand side, hover over “NGE INFO” and click on “FSA/HRA Forms and Materials”
3. Find the applicable reimbursement form
4. Fill out the form and submit the applicable receipts to:

Fax: (888) 267-0839

Online: www.nextgenerationenrollment.com

Email: clientservices@nextgenerationenrollment.com

Mail: Next Generation Enrollment, Inc
P.O. Box 527
Ada, MI 49301

If at any point you need assistance with your FSA please call Next Generation Enrollment at (888) 266-1732.

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