

Wise & Well

November 3, 2014

Be Informed about Your Health Benefits
East Windsor Regional Schools



Important Notice to Employees
Eligible for or Enrolled in
District Health Benefit Plans

2015 Flexible Spending Account Open Enrollment

November 14 - 26, 2014

Find out how a Flexible Spending Account (FSA) can help you save on your health-related or dependent care costs. If you wish to enroll in the FSA plan, now is the time.

Note: If currently enrolled in the FSA, you must re-enroll to continue your plan for the January 1 – December 31, 2015 plan year.

Our FSA is managed by Discovery Benefits, of Fargo, North Dakota, a leader in FSA administration. The FSA allows you to cover the cost of eligible health-related or dependent care expenses with “before-tax” dollars – almost like an automatic federal “tax deduction”. (Note: FSAs are not exempt from state taxes).

The dollar amount you designate will be deducted from each paycheck before federal taxes are applied, and credited to your FSA account. Use your *Benefits Debit Card* (see attached sample) to pay for FSA-eligible items at the point of service or submit a form to [Discovery Benefits](#) for reimbursement.

For the upcoming plan year **January 1 – December 31, 2015**, the range of contribution amounts you can make to your FSA accounts is as follows:

Medical FSA	Minimum = \$400
	Maximum = \$2,400
Dependent Care FSA	Minimum = \$400
	Maximum = \$5,000

What health-related expenses are eligible for coverage through your FSA? Refer to the attached Discovery Benefits *Employee Guide* or [website](#) for details. Below is a list of common health-related expenses that are eligible for coverage:

- Copayments
- Contact lenses and solutions
- Eyeglasses, Lasik eye surgery
- Dental care, orthodontia, dentures
- Hearing aids / batteries

2015 FSA Open Enrollment is November 3 through November 26, 2014.

Enrollment forms are due to the [Benefits Office](#) no later than November 26, 2014.

The plan effective date is January 1, 2015.

To learn more about the FSA option, view a short video at www.discoverybenefits.com/myfsa. (Note that while the Limited Health FSA is mentioned in the Discovery Benefits materials, only the regular Health FSA plan pertains to you.) If you have questions, contact the [Benefits Office](#) or Integrity Consulting Group, our health benefits consultant, toll-free at (888) 737-4313 or customerservice@integritycg.com.