

# Town of Manchester

## Section 125 Flexible Spending Plan Highlights and Enrollment Instructions

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- Start Date: • January 1, 2021
- Plan Year: • January 1 to December 31
- Eligibility: • 20 hours per week (regularly scheduled )
  - First of the month following 30 days of employment.

*You do not have to be enrolled in your employer's group health plan to enroll in this Flex Spending plan.*

- Annual Elections: • Health Care (HCR): \$250.00 minimum/ \$2,750.00 maximum
  - Dependent Care (DCR): \$250.00 minimum/ \$5,000.00 maximum

- 2 ½ Month Grace Period\*: • Eligible HCR & DCR expenses can be incurred up to 2 ½ months following the end of the plan year and applied to any remaining account balance in the prior plan year.
- \*The 2 ½ Month Grace Period & Year End Run-off Period Run Concurrently

- Year End 90 Day Run-off Period\*: • Reimbursements can be submitted up to 90 days following the end of the plan year.

- Claim Reimbursement: • Processed weekly (\$20.00 minimum reimbursement)

- Reimbursement Type(s): • Check / Direct Deposit /Debit Card (A fee is charged by the debit card company for replacement of lost or stolen cards. The fee is the responsibility of the card holder and paid for from your account.)

- Plan Year Payroll Deductions: • 26
  - Date of 1<sup>st</sup> Deduction: • January 15, 2021
  - Your ABS Account Manager is: • Rosanne at ext. 413 (Rosanne@abs125.com)

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### Here's How to Enroll in Your Section 125 Plan

#### Follow these simple steps:

1. If you meet the eligibility requirements, please complete the Enrollment Form.
2. Estimate your annual reimbursable health-care/dependent-care related expenses using the worksheet on the back of the enrollment form or the FSA calculator on the ABS website.
3. If you use the Dependent Care Auto-Affidavit a new form must be completed for the new Plan Year.

**\*Send completed enrollment form to Anita Berube by Nov. 20, 2020.** \*Enrollment information submitted less than 30 days prior to the start of the new Plan Year may not have cards reloaded or created by the start date.

**Questions? Need Help?** First, read the "How to Save on Medical & Child Care Expenses" employee handbook. If you do not have one, contact Human Resources, visit us on the web at [www.abs125.com](http://www.abs125.com), check out the [ABS Mobile App](#) or call 1-877-732-8125 from 8:00am to 5:00pm E.S.T. Monday through Friday.