

## **Enrollment Guide**



# Enroll in the BESTflex Plan to get a tax-advantaged benefit that just works.

Use *tax-free dollars* to pay for eligible health care and daycare expenses.

#### **How the BESTflex Plan Works**

The BESTflex Plan is an easy way for you to save money on eligible expenses. With the BESTflex Plan, a portion of your paycheck is deposited in one or more Flexible Spending Accounts (FSAs) on a pretax basis. You can then use these funds to pay for out-of-pocket eligible expenses, which may include health or dependent care expenses.

## How does the BESTflex Plan save me money?

The contributions that you make to your FSA are exempt from Federal, State, and FICA payroll taxes. This means that you save approximately 30% on your eligible expenses, making a \$100 eligible expense cost you about \$70.\*

<sup>\*</sup>These tax examples are broad approximations of tax liability. Your specific savings depend on your tax bracket. You should consult a tax advisor for help with your own situation. Current IRS tax laws control all BESTflex Plan matters and are subject to change.



## **Flexible Spending Accounts**

You may participate in any BESTflex Plan accounts available under your employer's plan design, as long as you are eligible to participate. The most common options are the Health Care FSA and Dependent Care FSA.

#### **Health Care FSA**

There are two types of Health Care FSAs: a standard health FSA and a limited health FSA. With both Health Care FSAs, you choose how much pre-tax money you would like to contribute, up to the annual limit.

#### Standard health FSA

A standard health FSA allows you to pay for eligible medical, vision, and dental expenses that are not covered by another health plan.

## Limited health FSA

A limited health FSA allows you to pay for eligible vision and dental expenses that are not covered by another health plan. A limited health FSA is a great option if you (or your spouse, if you're married) contribute to a Health Savings Account (HSA) because you can participate in both of these plans at the same time.

## **Dependent Care FSA**

A Dependent Care FSA allows you to set aside pre-tax funds to pay for daycare expenses for children or other eligible dependents. You (and your spouse, if you're married) must be working, looking for work, or be a full-time student to use this account. When you enroll in this plan, you choose how much pre-tax money you would like to contribute to the FSA, up to the annual limit.

When you enroll in a Dependent Care FSA, you pay for your eligible daycare expenses out-of-pocket and then are reimbursed after completing a claim form. Claims for reimbursement can be submitted through your online account or on our mobile app.

## Using the FSA

When paying for eligible products and services, your Benefits Card is the most convenient way for you to access your Health Care FSA funds. Your Benefits Card is a prepaid debit card that uses funds directly from your benefits plan.\* You can also pay for your eligible expenses out-of-pocket and then be reimbursed. For reimbursement, you must submit a claim form through your online account or on our mobile app.

### **Filing Claims**

We make filing claims easy and we offer three options:

Mobile, Online or via a paper Claim Form.

Our mobile app, EBC Mobile, lets you file a claim using your phone to take and submit pictures of receipts/expense documentation at home or on the go. Filing a claim for any eligible health care or dependent care expense doesn't get any easier. Complete a few lines on a simple form, upload your receipt using your phone's camera and tap *Submit*. EBC Mobile makes filing claims smart, simple, and secure!

## **Online Account**

Once you enroll in the BESTflex Plan, register your online account at www.ebcflex.com. In your online account, you will be able to:

- View and file claims
- Review account balances
- Monitor the status of your claims
- Access forms and information regarding the operation of your plan
- Update personal information
- View a detailed account history

## How to Enroll in the BESTflex Plan:

## How much should I contribute?

We help you set aside the right amount of money for eligible health care and dependent care expenses. Referencing your *Eligible Expenses List* and using the worksheets we've created, you'll arrive at a solid estimate of how much money you should contribute to the plan and help alleviate concerns about forfeiting any contributions.

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(Sample Enrollment Form shown; your form may differ slightly)

<sup>\*</sup>Some employers may choose not to offer the Benefits Card. Refer to *My Company Plan* for details about your specific plan.

## **Completing the Enrollment Form**

Follow enrollment instructions from your employer. If you receive an enrollment form, complete these steps:

- Enter General and Personal Information. Enter all of your information, including an email address if you have one. Providing your email ensures that you get updates on your plan quickly.
- 2. Enter Plan Dates. Enter the date you start the plan (the Effective Start Date) and the number of paychecks per year from which your elections are deducted (Number of Pay Periods). Enrollment is for one plan year, usually consisting of 12 calendar months or less.
- 3. Enter BESTflex Plan Benefits. Enter your annual election for your plan selections under the *Plan Benefits* section. Choose the amount you'd like deducted from each paycheck (Employee Deduction per Pay Period) and multiply that amount by the Number of Pay Periods to determine your Plan Year Total. Do this for each FSA in which you are enrolling and total the form

If you receive contributions from your employer, add the Employer Contribution Plan Year Total.

- 4. Complete Direct Deposit Information. You have the option of having your reimbursement deposited directly into your personal checking or savings account. To authorize the direct deposit feature of the BESTflex Plan, provide the financial account information requested on the enrollment form. If you already have direct deposit information on file with us, it is not necessary to provide it again. The direct deposit feature will carry over to your new plan year.
- 5. Authorize Enrollment and Direct Deposit. First, indicate whether you want to participate in the BESTflex Plan. Then sign and date the form and return it to your employer.

If you choose to not enroll in the BESTflex Plan FSAs, you must sign and date the form anyway. Your eligible employer-provided insurance premiums will still be deducted from your pay on a pre-tax basis.

#### What Happens After I Enroll?

Your employer will begin making payroll deductions according to your elections and you can then use your FSA benefits in accordance with your *Summary Plan Description* and *My Company Plan*. Check your pay stub to ensure these amounts are correct.

Once your plan year starts, activate your online account at www.ebcflex.com.

## **Review My Company Plan**

My Company Plan, the appendix to your Summary Plan Description (SPD), describes the specific details and features of your company's BESTflex Plan. Use the information in My Company Plan to aid in completing your enrollment.

## My Company Plan Contains:

- BESTflex Plan Dates, including the date your employer started its BESTflex Plan (Original Plan Date) and the start and end dates of your employer's current BESTflex Plan (My Company's Plan Year)
- Eligibility definitions
- Group Insurance Premiums, the types of premiums deducted from your paycheck on a pre-tax basis
- The Health Care and Dependent Care FSA contribution limits, the maximum amount you can contribute to each account
- Plan Amendments, if any
- Information regarding who to contact within your Company
- Legal Information defining the relationship between your employer and Employee Benefits Corporation



My Company Plan is available online at www.ebcflex.com.



Phone: (800) 346-2126, or (608) 831-8445 An employee-owned company www.ebcflex.com