

Be Informed about Your Health Benefits

South Brunswick Township School District



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

2024 Flexible Spending Account Open Enrollment

Now---December 1, 2023

Find out how a Flexible Spending Account (FSA) can help you save on health-related costs. Now is the time to enroll!

Note: If you are currently enrolled in the FSA, you must re-enroll to continue into the January 1, 2024 through December 31, 2024 plan year.

Our FSA is managed by [WEX](#), a leader in FSA administration. The FSA allows you to cover the cost of eligible, out-of-pocket, health-related expenses with “before-tax” dollars – almost like an automatic federal “tax deduction”. (Note: FSAs are not exempt from New Jersey state taxes).

The dollar amount you choose will be deducted from each paycheck, before federal taxes are applied, and credited to your FSA account. Then, use the *Benefits*

Debit Card to pay for eligible health-related services or items, or submit a claim form to request reimbursement.

Below are some common expenses that are eligible for coverage under the Health FSA (refer to the WEX [website](#) for a detailed list):

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

For the upcoming plan year **January 1, 2024 through December 31, 2024**, the range of contribution amounts will be as follows:

	Minimum	Maximum
Health FSA	\$500	\$3,200

So, remember these important dates if you are enrolling or re-enrolling in the FSA:

- 2024 FSA Open Enrollment is now through December 1, 2023.
- The enrollment form and instructions are attached.
- Enrollment forms are due to the Business Office by Friday, December 1, 2023; see attached form.
- Your FSA plan is effective January 1, 2024.

To learn more about the FSA option, review the attached materials and watch a short open enrollment video [here](#). Use the [FSA Calculator](#) to determine your savings. (Note: while other FSA options are mentioned in the WEX materials, only the regular Health FSA Account pertains to our District.)

Questions? Contact the Business Office at benefits@sbschools.org or Integrity Consulting Group, our health benefits consultant, via email at customerservice@integritycg.com or toll-free at (888) 737-4313.

FSA Data Collection Worksheet Instructions

- 1) You do not need to fill in “Employee Identification Number”
- 2) If you do not know your hire date (month, day, year) leave blank and the Business Office will fill in
- 3) The South Brunswick Township School District offers a **Medical FSA** – not a Limited FSA or Dependent Care Account
- 4) The Annual Election maximum for Medical FSA is \$3,200 and the minimum is \$500
- 5) The Number of pay periods is 24 for 12-month employees and 20 for 10-month employees
- 6) Date of First Payroll is January 15, 2024 for both 12-month employees and 10-month employees
- 7) Participant Effective Date is January 1, 2024
- 8) Pay frequency is semi-monthly
- 9) Please do not forget to sign and date the form at the bottom.
- 10) **If you are enrolled in the current 2023 plan year, please remember, any money not used by the end of the 2 ½ months grace period after the end of the plan year 12/31/2023 will be forfeited.**

Please:

Watch the open enrollment video from page 1.

Review the following pages for additional information.

Flexible Spending Account (FSA) Data Collection Worksheet

Please complete and submit this worksheet to your employer. **This is an internal document used by your employer for data collection purposes. Worksheets returned to WEX cannot be processed.**

*=Required Fields

Step 1: Participant Information

*Employer Name (Do not abbreviate)	Employee ID Number	-	-
*Participant Name (First, MI, Last)	*Social Security Number	-	-
*Participant Mailing Address	*City	*State	*Zip
Email Address	Day Telephone	-	-
*Date of Birth (mm/dd/yyyy)	*Hire Date (mm/dd/yyyy)	*Gender (M/F)	*Marital Status (Married/Single)

Step 2: Employee Premiums

If you have a payroll deduction for insurance premiums, eligible premiums will be deducted before taxes are calculated. You will automatically be enrolled in this portion of your Section 125 Plan. However, if you wish, you may opt out of the Employee Premium Conversion part of the Plan by contacting your HR Department and filling out the waiver form. **Note:** Insurance premiums are not eligible for reimbursement with your Medical or Limited Medical Spending Account.

Step 3: Enrollment and Election Information

*Plan Type (If enrolled in an HSA, you are not eligible to enroll in the Medical FSA. However, you are eligible for both the Limited Medical FSA and Dependent Care FSA if offered through your employer.)	Medical FSA Limit set by employer	Dependent Care Account Limit set by employer up to IRS maximum	Limited FSA Limit set by employer if this plan type is offered			
*Annual Election (if employer funded, note "ER" next to amount):	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>			
*Number of Pay Periods (if enrolling mid-year, please enter the number of remaining pay periods within the plan year):	+ <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>			
*Per Pay Period Amount (to be deducted each pay period):	= <input type="text"/>	= <input type="text"/>	= <input type="text"/>			
*Date of First Payroll (mm/dd/yyyy):						
*Participant Effective Date (mm/dd/yyyy):						
*Pay Frequency (please check one):	Monthly	Semi-Monthly	Bi-Weekly 24	Bi-Weekly 26	Weekly	Other

Step 4: Authorization

I authorize my employer to reduce my pay on a per-pay-period basis as indicated above. I understand my reduction is for one flex plan year and that I cannot change or revoke my election unless I experience a qualifying event in accordance with Internal Revenue Code Section 125 and submit my request within a reasonable amount of time as deemed by the IRS and my employer. I am aware of the plan's forfeiture provision and that my Social Security and federal unemployment benefits may be reduced because of my reduced salary for tax purposes. Further, I authorize the release of any information necessary to substantiate claims submitted against my Flexible Spending Account.

*Participant Signature *Date

Step 5: Refusal (Note: Only complete this step if you are NOT electing to enroll in a Flexible Spending Account)

Participant Signature Date

Medical FSA

Why should I choose a medical flexible spending account?

A medical FSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses. This saves you money by reducing your taxable income.



Funds on Day 1

Schedule that surgery, buy those eyeglasses or finally get those braces. All of your FSA funds are available to spend right away. Use your benefits debit card at the point of purchase.



Discount

Think of it like a discount on healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Dollars you contribute are taken out of your paycheck before tax which means a \$100 purchase would actually cost you over \$130 without a medical FSA.*



Plan ahead

Think about the money you spent on healthcare expenses last year. Plan ahead and set those funds aside in a medical FSA and save 30%.*

*Based on a 30% tax bracket.

What does it cover?

There are thousands of eligible items, including:

- Copays and coinsurance
- Doctor visits and surgeries
- Over-the-counter medications (first aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and lamaze classes
- Dental and orthodontia
- Frames, contacts, prescription sunglasses, etc.

View our interactive eligible expense list at

www.wexinc.com/insights/benefits-toolkit/eligible-expenses/

Can I enroll?

Yes, as long as you or your spouse aren't actively enrolled and contributing to a health savings account (HSA).



Fast fact

Don't know how much to elect? Determine how much you spent on healthcare expenses last year and estimate the amount you'll spend this year using our eligible expense list. Any funds you contribute to the medical FSA must be spent by the end of the plan year.

> Flexible Spending Account Grace Period

A grace period extends the period of time you have to use your FSA funds on eligible expenses, such as going to the doctor or purchasing prescriptions or over-the-counter medications. Think of it as a safety net for your FSA. If you end up spending less than you anticipated when you made your elections during open enrollment, you can tap into those funds for up to an additional 2 ½ months.



The grace period does not impact the amount of time you have to file claims or submit documentation for expenses.



This extension does not impact the next plan year. You can still elect up to the full maximum annual election.



If you have the benefits debit card, it will continue to work as normal, using the funds remaining in your prior plan year first.



> Benefits Technology & Resources



Benefits debit card

The benefits debit card is the fastest and most convenient way to pay for eligible expenses. Just one debit card is all you need for your benefits regardless of how many plans you have with us.



Benefits eligible expenses

There are thousands of eligible procedures, items and expenses based on your plan. View our interactive list of eligible expenses a www.wexinc.com/insights/benefits-toolkit/eligible-expenses/



Knowledgebase

Once you're enrolled, check out the knowledgebase to quickly search for answers to your questions. The knowledgebase boasts millions of views of our microvideos, articles and step-by-step how-tos empowering you to get the most out of your benefits. Have a question? Visit any time of day or night by logging in to your online account on www.wexinc.com.



Benefits mobile app & participant portal

Access your benefits 24/7 with the WEX mobile app. Our app is free, convenient and offers real-time access to all your benefits accounts. With our benefits mobile app you can:

- Get instant updates on the status of your claims.
- File a claim and upload documentation in seconds using your phone's camera.
- Scan an item's bar code to determine if it's an IRS Code Section 213(d) eligible expense.
- Report a card as lost or stolen, which cancels the card and ships you a new one.
- Log in through face recognition or fingerprint (depending on your phone).
- Check your balance and view account activity.
- Reset login credentials.

Don't have a smartphone? Go to www.wexinc.com, hover over Solutions and select Participants/Employees. This page provides login buttons for accessing your online account, along with helpful resources like a benefits knowledge base, a link to current eligible expenses, and chat.

Have questions?

Our Participant Services team is available Monday - Friday 6:00 a.m. to 9:00 p.m. Central time.

Questions when enrolled: 1-866-451-3399

Questions before you enroll: 1-844-561-1337

Email a question: customerservice@wexhealth.com

Submit a form: forms@wexhealth.com

Live chat: go to www.wexinc.com, hover over Solutions and select Participants/Employees.

> Benefits Mobile App

Access your benefits anytime, anywhere

Access your benefits on the go 24/7 with the WEX benefits mobile app. Our free app gives you convenient, real-time access to all your benefits accounts in one spot. This makes it easy to use your hard-earned dollars and view recent account activity without ever needing to call in.

The benefits mobile app keeps your benefits always within reach. Want to know the status of a recent claim or easily check the balance of your accounts? Log in to our secure app to get answers to those questions and so many more — wherever and whenever you want.

With our benefits mobile app, you can:



Check your balance, view account activity, and get instant updates on your claims



File a claim and upload documentation in seconds using your phone's camera.



Report a card as lost or stolen, which cancels the card and ships you a new one.



Log in through face recognition or fingerprint (depending on your phone).



Use Smart Scan to automatically file a claim from your Explanation of Benefits



Use your benefits debit card directly from your mobile phone with Apple Pay or Samsung Pay.



Scan an item's bar code to determine if it's an IRS code section 213(d) eligible expense.



Reset login credentials.



Security on the go

Our mobile apps use encryption and won't store photos, keeping your documentation safe and secure.

Download the app for free on Apple and Android smartphones and tablets



Substantiation

FAQ

Submit claims with success!



It can be difficult to remember when documentation is required for a claim and which types of documentation you can submit. To help you out, we've compiled the answers to a few of the most commonly asked questions related to claim substantiation:

Why do I have to substantiate claims?

The IRS requires participants to provide documentation to make sure the expenses are eligible for pre-tax benefits plans.

How will I know if I need to substantiate a claim?

If WEX doesn't receive enough detail from the merchant or provider when you use your benefits debit card, you'll receive a request for an itemized receipt or Explanation of Benefits. If you pay out of pocket for a product or service, you will automatically submit your itemized receipt or Explanation of Benefits (EOB) when you file the claim. You may be asked for additional documentation if your initial submission does not suffice.

What type of detail needs to be included in my documentation?

The IRS requires that participants provide:

- Date service was received or purchase made
- Description of service or item purchased
- Dollar amount (after insurance, if applicable)
- Name of merchant/provider

An Explanation of Benefits (EOB) from your insurance carrier typically has all the required information.

If I used my card at a hospital or dental office, shouldn't my claim be automatically approved?

Not all expenses from a hospital or dental office are eligible under your plan. For example, some hospital gift stores sell flowers that could still be coded as "hospital" expenses, and some dental offices provide elective services like teeth whitening that could still be coded as "dental" expenses. Unfortunately, these are not eligible. By obtaining supporting documentation, we're able to verify the eligibility of the expense to maintain compliance with IRS regulations.

How do I submit documentation?

The easiest ways to upload documentation are by logging in to your account or by using the free WEX benefits mobile app.